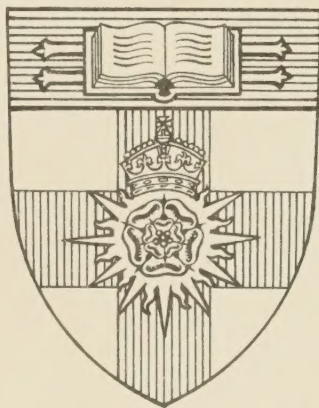
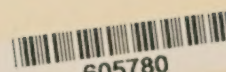


Parliamentary Papers



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ACCOUNTS AND PAPERS:

FORTY-EIGHT VOLUMES.

— (40.) —

TRADE—*continued.*

COMPANIES:

ASSURANCE COMPANIES; JOINT STOCK COMPANIES;
PARTNERSHIPS (IRELAND).

FISHERIES:

DUNDALK HARBOUR; FISHERIES (IRELAND);
SALMON FISHERIES; SHANNON FISHERIES; STONE WEIRS.

Session

5 February — 28 July 1863.

◦ VOL. LXVIII.



1863.

165273

27032

ACCOUNTS AND PAPERS:

1863.

FORTY-EIGHT VOLUMES:—CONTENTS OF THE FORTIETH VOLUME.

N.B.—*THE* Figures at the beginning of the line, correspond with the N° at the foot of each Paper; and the Figures at the end of the line, refer to the MS. Paging of the Volumes arranged for The House of Commons.

TRADE—continued.

COMPANIES:

Assurance Companies:

- ✓310. Names, Places of Business, and Objects of all Assurance Companies completely Registered, from the passing of the Act 7 & 8 Vict. c. 110, to the commencement of the Operation of the Companies Act, 1862:—And, Copy of every Account registered by such Companies, conformably with the Provisions of the said Act 7 & 8 Vict. c. 110, since the Return of the 28th April 1856 (in continuation of Parl. Paper, No. 178, of Session 1856) - - - - p. 1

Joint Stock Companies (Limited):

- ✓24. Names, Objects, Places where Business conducted, Date of Registration of all Joint Stock Companies (Limited), formed since the passing of the Act 18 & 19 Vict. c. 133; stating Capital, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound-up:—Like Return of Joint Stock Banks (Limited), formed since the passing of the Act 21 & 22 Vict. c. 91 (in continuation of Parl. Paper, No. 58, of Session 1862) - - - - - 303
- ✓388. Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up (in continuation of Parl. Paper, No. 24, of Session 1863) - 339
- ✓450. Names, Objects, Places where Business conducted, Date of Registration of all Joint Stock Companies (Limited), formed since the passing of the Act 18 & 19 Vict. c. 133:—Like Return of Joint Stock Banks (Limited), formed since the passing of the Act 21 & 22 Vict. c. 91 (in continuation of Parl. Paper, No. 24, of Session 1863) - - - - - 367

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- ✓379. Return from the Registry of Deeds Office in *Ireland* of the Number of Partnerships Registered pursuant to the Provisions of the Act 21 & 22 Geo. 3 (Irish), c. 46, commonly called the Anonymous Partnership Act, in each consecutive Year from 1782 to the present Time - - - - - 375

FISHERIES:

Dundalk Harbour:

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Fisheries (Ireland):

- ✓109. Correspondence between the Conservators of Fisheries of *Waterford* District and the Commissioners of Fisheries, and others, on the subject of certain Weirs in *Waterford* Harbour and Estuary having been Netted during the last Close Season:—Reports of Trials which took place relative to same at *Callahane* and *Arthurstown*:—Reports made to the Fishery Board or the Executive Government, or any Minutes made on the subject - - - - - 393

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336. Licences for Weirs, Stake Weirs, Bag Nets, or other Instruments for catching Fish, which have been taken out within the Year 1862 to be used on the Lower *Shannon*, the Letter in which they have been taken out, and the Date when taken:—And Amount of any Sum lodged by any Person or Persons for these purposes, their Dates of Lodgment, and of Issue of Licence, with Name and Amount in each case - - - - - 437
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Salmon:

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Shannon Fisheries:

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Stone Weirs:

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ASSURANCE COMPANIES.

RETURN to an Order of the Honourable The House of Commons,
dated 20 March 1863;—*for*,

RETURN “ of the NAMES, PLACES of BUSINESS, and OBJECTS of all
ASSURANCE COMPANIES completely Registered, from the passing of the
Act 7 & 8 Vict. c. 110, to the Commencement of the Operation of ‘The
Companies Act, 1862 :’ ”

“ And, COPY of every ACCOUNT REGISTERED by such Companies, con-
formably with the Provisions of the said Act 7 & 8 Vict. c. 110, since
the Return of the 28th day of April 1856 (in continuation of Parlia-
mentary Paper, No. 178, of Session 1856). ”

(*Mr. Horsfall.*)

Ordered, by The House of Commons, to be Printed,
2 June 1863.

ALPHABETICAL LIST OF COMPANIES,

with the Page of the ABSTRACT at which the same will respectively be found.

	PAGE		PAGE		PAGE
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Achilles Insurance -	178	Home Counties and General Life Assurance	189	Oak Mutual Life Assurance and Loan -	160
Ægis Life Assurance -	84	Hope Mutual Life Assurance and Honesty		Observer Life Assurance -	255
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Agriculturist Cattle Insurance -	14	Householders' and General Life Assurance -	140	Ocean Mutual Marine Insurance -	67
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British Empire Mutual Life Assurance -	49	Lincolnshire Fire Insurance -	127	surance -	132
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Catholic Law and General Life Assurance -	42	London Mercantile Life Assurance -	223	Rent Guarantee -	117
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Consuls Insurance -	293	Manchester Fire Assurance -	54	and Life Assurance -	25
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Darlington Marine Assurance -	68	Maritime Passengers' Assurance -	140	Star Fire Insurance -	18
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Life Assurance -	76	Assurance, Annuity, Loan, and Invest-		United Brothers Assurance -	270
English and Cambrian Assurance -	111	ment -	68	United Guarantee and Life Assurance -	93
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solidated Annuity, Endowment and Mort-		and Life Interest -	149	surance -	255
gagors' Protection -	166	Midland Counties Insurance -	261	United Kingdom Cattle Insurance -	53
English and Irish Church and University		Midland Steam Boiler Inspection and		United Kingdom Provident Fire Insurance -	255
Assurance -	186	Assurance -	302	United Mutual Mining and General Life	
English Provident Life Assurance and Ton-		Mitre General Life Assurance, Annuity,		Assurance -	99
tine -	278	and Family Endowment Association -	40	United Orders Provident Society and Gene-	
English Widows' Fund and General Life		National Alliance Assurance -	269	ral Assurance -	266
Assurance -	68	National Economic (Hail-storm) Assurance	255	United Traders' Life Assurance and Endow-	
Equitable Fire Insurance -	112	National Guardian Assurance -	120	ment -	78
Era Assurance -	140	National Industrial Life Assurance and		Unity Fire Insurance -	162
Etonian and General Life Assurance and		General Deposit and Advance -	242	Unity General Assurance -	241
Endowment -	68	National Live Stock Insurance -	197	Universal Marine Insurance -	295
European Assurance (changed by Act from		National Mercantile Fire Insurance -	84	Universal Provident Life -	180
The People's Provident Assurance) -	238	National Provincial Fire Insurance -	171	Volunteer Service and General Assurance -	301
Exchange Life -	277	National Provincial Life Assurance -	131	Waterloo Life, Education, Casualty, and	
Exchequer and Railway Mutual Life		National Provincial Plate Glass Insurance -	247	Self Relief Assurance -	140
Assurance -	127	National Weekly Life Assurance -	140	Wellington Reversionary Annuity and Life	
Falcon Life Assurance -	237	Nautical Mutual Assurance -	127	Assurance -	171
Female Provident Assurance -	261	Nelson Sea Voyagers and General Life		Western Counties and London Mutual Life	
General Accident and Compensation		Assurance and Investment -	231	Assurance -	300
Insurance -	269	New Alliance Assurance -	269	Whitehaven Mutual Ship Insurance -	277
General Commission, Ship, Loan, and		New Equitable Life Assurance -	121	Whittington Life Assurance -	261
Insurance -	53	New National Assurance and Loan -	223	World Insurance -	291
General Indemnity Insurance -	212	New Protecting Society -	31		

RETURN of the NAMES, PLACES of BUSINESS, and OBJECTS of all ASSURANCE COMPANIES completely Registered, from the passing of the Act 7 & 8 Vict. c. 110, to the Commencement of the Operation of "The Companies Act, 1862:"—and, COPY of every ACCOUNT REGISTERED by such Companies, conformably with the Provisions of the said Act 7 & 8 Vict. c. 110, since the Return of the 28th day of April 1856 (in continuation of Parliamentary Paper, No. 178, of Session 1856).

1.—ROYAL INSURANCE COMPANY.

PLACE OF BUSINESS - - - - -	1, North John-street, Liverpool, in the County of Lancaster, and 29, Lombard-street, in the City of London.
OBJECTS - - - - -	Insurances against Loss or Damage by Fire; on Lives and Survivorship, including Endowment for Widows' Children and other Persons; for Purchase or Sale of Annuities, either Immediate, Deferred, Reversionary, or Contingent, and of Life, Reversionary and other Estates and Interests, Real and Personal; and to lend Monies, and other usual business in connexion with Fire and Life Assurance.
DATE OF COMPLETE REGISTRATION - - - - -	13th June 1845.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Cash in hand on 31 December 1854 - - - - -	28,816	15 -	Dividend - - - - -	25,438	17 6
General Life Assurance, &c., account - - - - -	7,819	15 6	Re-assurance fund - - - - -	11,197	13 -
Fire premiums - - - - -	75,761	8 1	Directors' remuneration - - - - -	801	18 6
Interest - - - - -	17,805	6 5	General expenses - - - - -	4,039	18 7
Transfer fees - - - - -	19	4 6	Agency expenses - - - - -	10,578	13 11
Poundage on duty - - - - -	1,251	13 6	Law expenses - - - - -	24	1 8
			Income tax - - - - -	1,755	16 9
			Advertising - - - - -	1,106	17 7
			Salaries - - - - -	2,075	15 -
			Commissions - - - - -	502	8 9
			Losses - - - - -	49,635	16 11
			Balance in hand - - - - -	24,316	4 10
	£.	131,474 3 -		£.	131,474 3 -

NORTH AMERICAN DEPARTMENT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Fire premiums - - - - -	54,299	3 10	Losses - - - - -	24,503	12 4
Interest, &c. - - - - -	675	17 3	Expenses - - - - -	11,938	7 -
			Balance in hand - - - - -	18,533	1 9
	£.	54,975 1 1		£.	54,975 1 1

1.—ROYAL INSURANCE COMPANY—*continued.*(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855—*continued.*

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Balance in hand on 31 December 1854 - - - -	77,971	2 9	One-third of profits paid to shareholders - - - -	7,819	15 6
Life premiums - - - - £. 30,772 10 1			Medical fees - - - - - - - - - -	596	7 5
Less by guarantees - - £. 1,912 16 1			Commissions - - - - - - - - - -	1,158	11 2
Less by bonus by reduction of premium - - 185 16 6			Advertising - - - - - - - - - -	342	8 7
	2,098	12 7	Agency expenses - - - - - - - -	526	3 11
			Office expenses - - - - - - - -	742	11 7
	28,673	17 6	Law expenses - - - - - - - - -	33	10 5
Purchase money for annuities - - - - -	5,948	15 6	Salaries - - - - - - - - - -	642	3 4
Premium received on contingent annuity - - - -	6	2 6	Directors' remuneration - - - - -	248	1 6
Endowment premiums - - - - -	110	6 7	Purchased policies - - - - - - -	439	4 1
Interest - - - - -	4,372	1 7			
			Life claims - - - - - £. 13,898 19 -		
			Bonus by life claim - - - - - 390 -		
				14,288	19 -
			Bonus by immediate payment - - - - -	1,228	16 7
			Annuities paid - - - - -	1,396	1 8
			Balance in hand - - - - -	87,629	11 8
£.	117,092	6 5	£.	117,092	6 5

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Capital - - - - -	278,115	- -	Loans and investments on freehold and other securities -	399,883	17 2
General life assurance, annuity, &c. account - - -	87,629	11 8	American investments - - - - -	35,017	15 9
Duty to pay to Stamp Office - - - - -	7,887	1 8	Premises, Dale-street - - - - -	17,000	- -
Re-assurance fund - - - - -	68,856	7 6	Ditto Lombard-street, London - - - - -	5,300	- -
Unsettled claims - - - - -	6,001	1 3	Cash due by agents - - - - -	7,125	7 11
Suspense account - - - - -	85	14 3			
Dividend account, 1848 - - - - -	39	- -	Cash in bank - - - - -	1,791	10 7
Ditto - - - 1849 - - - - -	47	5 -	Ditto - for unclaimed dividend, 1848 - - - -	39	- -
Ditto - - - 1850 - - - - -	45	- -	Ditto - ditto ditto - 1849 - - - -	47	5 -
Ditto - - - 1851 - - - - -	5	16 -	Ditto - ditto ditto - 1850 - - - -	45	- -
Ditto - - - 1852 - - - - -	5	16 -	Ditto - ditto ditto - 1851 - - - -	5	16 -
Ditto - - - 1853 - - - - -	9	16 -	Ditto - ditto ditto - 1852 - - - -	5	16 -
Ditto - - - 1854 - - - - -	243	10 -	Ditto - ditto ditto - 1853 - - - -	9	16 -
North American profit and loss - - - - -	18,533	1 9	Ditto - ditto ditto - 1854 - - - -	243	10 -
Balance of receipts and expenditure in hand - - -	24,316	4 10	New York branch - - - - -	24,552	19 2
£.	491,820	5 11	Cash in hand - - - - -	752	12 4
			£.	491,820	5 11
Life assurance fund - - - - -	68,807	8 3			
Annuities granted account - - - - -	17,055	12 8	General life assurance, annuity, and endowment account -	87,629	11 8
Contingent annuities - - - - -	682	8 5			
Endowment premiums - - - - -	1,084	2 4	£.	87,629	11 8
£.	87,629	11 8			

Perry M. Dove,
Manager.

Ra. Brocklebank, }
J. Bramley Moore, } Directors.

Audited, and found correct, this 18th day of July 1856.

William Titherington, }
John Dickinson, } Auditors.

1.—ROYAL INSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 1 January 1856 to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Cash in hand on 31 December 1855 - - - -	24,316	4 10	Dividend - - - - -	23,176	5 -
Ditto - ditto - balance of North American business	18,533	1 9	Income tax - - - - -	1,545	1 4
Fire premiums - - - - -	86,669	12 9	Premises, Dale street, Liverpool - - - -	2,000	- -
Interest - - - - -	19,836	1 9	Ditto Lombard street, London - - - -	4,000	- -
Transfer fees - - - - -	29	6 -	Re-assurance fund - - - - -	12,128	- 3
Poundage on duty - - - - -	1,436	9 10	Directors' remuneration - - - - -	800	- -
			General expenses - - - - -	4,788	5 7
			Agency expenses - - - - -	13,390	8 7
			Law expenses - - - - -	41	12 1
			Advertising - - - - -	1,761	5 -
			Salaries - - - - -	2,780	6 1
			Commissions - - - - -	529	2 10
			Losses - - - - -	36,637	- 4
			Balance in hand - - - - -	47,243	9 10
	£.	150,820 16 11		£.	150,820 16 11

NORTH AMERICAN DEPARTMENT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Fire premiums - - - - -	65,063	16 9	Losses - - - - -	52,268	10 5
Interest - - - - -	991	5 -	Expenses - - - - -	11,572	2 7
			Balance in hand - - - - -	2,214	8 9
	£.	66,055 1 9		£.	66,055 1 9

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Balance in hand 31 December 1855 - - - -	87,629	11 8	Medical fees - - - - -	736	5 6
Life premiums - - - - - £. 40,500 13 9			Commissions - - - - -	1,791	12 7
Less by guarantees £. 3,156 6 3			Advertising - - - - -	400	- -
„ bonus by } 25 15 1			Agency expenses - - - - -	588	1 6
reduction of pre- } mium - - - }			Office expenses - - - - -	968	- 4
	3,182	1 4	Salaries - - - - -	600	- -
	37,318	12 5	Directors' remuneration - - - - -	250	- -
Purchase money for annuities - - - - -	4,943	12 5	Purchased policies - - - - -	633	4 1
Endowment premiums - - - - -	475	8 -	Life claims - - - - - £. 8,916 1 4		
Interest - - - - -	5,385	13 3	Bonus by life claims - - - - - 180 - -		
			Bonus by immediate payment - - - - -	42	11 3
			Annuities paid - - - - -	1,930	17 9
			Balance in hand - - - - -	118,716	3 5
	£.	135,752 17 9		£.	135,752 17 9

1.—ROYAL INSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 1 January 1856 to 31 December 1856—continued.

LIABILITIES AND ASSETS.

LIABILITIES.										ASSETS.									

1—ROYAL INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 1 January 1857 to 31 December 1857—continued.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
Balance in hand on 31 December 1856	118,716	3	5	Medical fees	673	4	6
Life premiums	£. 50,404	19	9	Commissions	2,473	1	3
Less by guarantees, &c.	3,574	14	5	Advertising	350	-	-
	46,830	5	4	Agency expenses	600	-	-
Purchase money for annuities	8,557	-	6	Office expenses	561	-	5
Endowment premiums	1,102	10	2	Law expenses	4	3	2
Interest	7,642	3	11	Salaries	700	-	-
	£.			Directors' remuneration	250	-	-
	182,848	3	4	Purchased policies	992	7	11
				Life claims	£. 14,149	19	-
				Bonus by life claims	106	6	-
					14,256	5	-
				Bonus by immediate payment	5	-	2
				Annuities paid	2,622	17	2
				Balance in hand	159,360	3	9
					£.	182,848	3 4

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Capital	278,415	-	-	Loans and investments on freehold and other securities	496,786	11	7
General life assurance, &c., account	159,360	3	9	American investments	46,332	11	7
Reserve fund	105,000	-	-	Premises, Dale street, Liverpool	15,000	-	-
Duty to pay to Stamp Office	10,347	9	4	Premises, Lombard street, London	7,851	9	5
Dividend account, 1848	39	-	-	Cash due by agents	801	16	6
Ditto ditto 1849	47	5	-	Cash in bank	6,132	15	5
Ditto ditto 1850	45	-	-	Cash in bank, for unclaimed dividends, 1848	39	-	-
Ditto ditto 1851	-	16	-	Ditto - ditto - ditto 1849	47	5	-
Ditto ditto 1852	-	16	-	Ditto - ditto - ditto 1850	45	-	-
Ditto ditto 1853	-	16	-	Ditto - ditto - ditto 1851	-	16	-
Ditto ditto 1855	37	10	-	Ditto - ditto - ditto 1852	-	16	-
Ditto ditto 1856	146	2	-	Ditto - ditto - ditto 1853	-	16	-
Suspense account	23	4	3	Ditto - ditto - ditto 1855	37	10	-
Unsettled claims	3,594	1	3	Ditto - ditto - ditto 1856	146	2	-
North American profit and loss	26,597	17	4	New York branch	32,124	16	2
Balance of receipts and expenditure in hand	32,634	1	4	London branch	10,507	13	8
	£.	616,289	2 3	Cash in hand	434	2	11
					£.	616,289	2 3
LIFE DEPARTMENT:							
Life assurance fund	126,853	5	7	General life assurance annuity account	159,360	3	9
Annuities granted	28,915	5	-				
Contingent annuities	752	18	6				
Endowment premiums	2,838	14	8				
	£.	159,360	3 9		£.	159,360	3 9

Charles Turner, }
R. Brocklebank, } Directors.

Audited, and found correct, 22 July 1858.

John Dickinson, }
William Titherington, } Auditors.

1.—ROYAL INSURANCE COMPANY—*continued.*

(4.) BALANCE SHEET from 1 January 1858 to 31 December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Cash in hand on 31 December 1857 - - - -	32,634	1 4	Dividend - - - - -	28,231	10 -
Ditto - ditto - balance of North American department	26,597	17 4	Income tax - - - - -	588	15 10
Fire premiums - - - - -	121,877	2 9	Premises, Lombard-street, London - - - -	2,851	9 5
Interest - - - - -	17,154	16 7	Directors' remuneration - - - - -	600	- -
Transfer fees - - - - -	24	17 6	General expenses - - - - -	5,029	14 2
Poundage on duty - - - - -	2,051	15 3	Agency expenses - - - - -	25,576	5 6
			Law expenses - - - - -	22	1 10
			Advertising - - - - -	1,889	14 6
			Salaries - - - - -	3,388	12 10
			Commissions - - - - -	278	19 -
			Losses - - - - -	78,750	14 8
			Balance in hand - - - - -	53,132	13 -
£.	200,340	10 9	£.	200,340	10 9

NORTH AMERICAN DEPARTMENT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Premiums - - - - -	74,270	19 9	Losses - - - - -	21,757	8 2
			Expenses - - - - -	19,065	3 8
			Balance in hand - - - - -	33,448	7 11
£.	74,270	19 9	£.	74,270	19 9

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Balance in hand on 31 December 1857 - - - -	159,360	3 9	Medical fees - - - - -	1,181	- 9
Life premiums - - - - - £. 55,387 1 3			Commissions - - - - -	2,809	7 1
Less by guarantees - - - - - 3,515 8 -			Advertising - - - - -	450	- -
	51,871	13 3	Agency expenses - - - - -	578	- -
Purchase-money for annuities - - - - -	8,283	14 4	Office expenses - - - - -	472	9 -
Contingent annuity premiums - - - - -	125	3 10	Law expenses - - - - -	24	9 2
Endowment premiums - - - - -	1,106	- 3	Salaries - - - - -	700	- -
Interest - - - - -	9,122	14 3	Directors' remuneration - - - - -	250	- -
			Purchased policies - - - - -	1,068	10 9
			Life claims - - - - - £. 16,623 18 -		
			Bonus by life claim - - - - - 39 14 9		
				16,663	12 9
			Bonus by immediate payment - - - - -	25	13 8
			Annuities paid - - - - -	2,920	14 5
			Endowment premium returned - - - - -	14	4 4
			Balance in hand - - - - -	202,711	7 9
£.	229,869	9 8	£.	229,869	9 8

1.—ROYAL INSURANCE COMPANY—*continued.*

(4.) BALANCE SHEET from 1 January 1858 to 31 December 1858—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.			£.	s. d.
Capital - - - - -	- - - - -	282,315	- -	Loans and investments on freehold and other securities -	- - - - -	592,494	3 7
General life assurance, &c. account -	- - - - -	204,711	7 9	American investments - - - - -	- - - - -	55,387	4 11
Reserve fund - - - - -	- - - - -	110,850	- -	Premises, Dale-street, Liverpool - - - - -	- - - - -	15,000	- -
Duty to pay to Stamp Office - - - - -	- - - - -	12,318	8 2	Ditto Lombard-street, London - - - - -	- - - - -	5,000	- -
Dividend account, 1848 - - - - -	- - - - -	39	- -	Cash due by agents, &c. - - - - -	- - - - -	2,782	1 5
Ditto ditto 1849 - - - - -	- - - - -	47	5 -	Cash in bank for unclaimed dividend, 1848 - - - - -	- - - - -	39	- -
Ditto ditto 1850 - - - - -	- - - - -	45	- -	Ditto - ditto - ditto 1849 - - - - -	- - - - -	47	5 -
Ditto ditto 1851 - - - - -	- - - - -	- 16	- -	Ditto - ditto - ditto 1850 - - - - -	- - - - -	45	- -
Ditto ditto 1852 - - - - -	- - - - -	- 16	- -	Ditto - ditto - ditto 1851 - - - - -	- - - - -	- 16	- -
Ditto ditto 1853 - - - - -	- - - - -	- 16	- -	Ditto - ditto - ditto 1852 - - - - -	- - - - -	- 16	- -
Ditto ditto 1855 - - - - -	- - - - -	12	10 -	Ditto - ditto - ditto 1853 - - - - -	- - - - -	- 16	- -
Ditto ditto 1856 - - - - -	- - - - -	23	2 -	Ditto - ditto - ditto 1855 - - - - -	- - - - -	12	10 -
Ditto ditto 1857 - - - - -	- - - - -	254	2 -	Ditto - ditto - ditto 1856 - - - - -	- - - - -	23	2 -
Suspense account - - - - -	- - - - -	23	4 3	Ditto - ditto - ditto 1857 - - - - -	- - - - -	254	2 -
Unsettled claims - - - - -	- - - - -	4,951	- 3	Ditto - ditto - ditto - - - - -	- - - - -	3,411	14 1
North American profit and loss - - - - -	- - - - -	33,448	7 11	New York branch - - - - -	- - - - -	17,203	4 -
Balance of receipts and expenditure in hand - - - - -	- - - - -	53,132	13 -	London branch - - - - -	- - - - -	10,061	8 2
		£.	702,173 8 4	Cash in hand - - - - -	- - - - -	410	5 2
						£.	702,173 8 4
LIFE DEPARTMENT:							
Life assurance fund - - - - -	- - - - -	161,832	12 -	General life assurance annuity, &c. account - - - - -	- - - - -	204,711	7 9
Annuities granted - - - - -	- - - - -	35,866	18 -				
Contingent annuities - - - - -	- - - - -	921	4 5				
Endowment premiums - - - - -	- - - - -	4,090	13 4				
Unsettled life claims - - - - -	- - - - -	2,000	- -				
		£.	204,711 7 9			£.	204,711 7 9

Charles Turner, } Directors.
E. Johnston, }

Audited and found correct, Liverpool, 20th July 1859.

Wm. Titherington, } Auditors.
John Dickinson, }

(5.) BALANCE SHEET from 1 January 1859 to 31 December 1859.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Cash in hand, 31 December 1858 - - - - -	- - - - -	53,132	13 -	Dividend - - - - -	- - - - -	32,936	15 -
Ditto - ditto - balance of North American department - - - - -	- - - - -	33,448	7 11	Income tax - - - - -	- - - - -	1,235	2 9
Fire premiums - - - - -	- - - - -	140,922	18 8	Reserve fund - - - - -	- - - - -	30,000	- -
Interest - - - - -	- - - - -	13,731	14 3	Directors' remuneration - - - - -	- - - - -	600	- -
Transfer fees - - - - -	- - - - -	20	17 -	General expenses - - - - -	- - - - -	6,144	3 4
Poundage on duty - - - - -	- - - - -	2,370	19 5	Agency ditto - - - - -	- - - - -	28,548	19 10
		£.	243,627 10 3	Law - ditto - - - - -	- - - - -	6	18 -
				Advertising - - - - -	- - - - -	3,022	15 1
				Salaries - - - - -	- - - - -	4,082	10 2
				Commissions - - - - -	- - - - -	252	4 5
				Losses - - - - -	- - - - -	77,641	3 10
				Balance in hand - - - - -	- - - - -	59,156	17 10
						£.	243,627 10 3

NORTH AMERICAN DEPARTMENT.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Premiums - - - - -	- - - - -	87,391	8 7	Losses - - - - -	- - - - -	60,382	19 4
				Expenses - - - - -	- - - - -	21,268	- 7
				Balance in hand - - - - -	- - - - -	5,740	8 8
		£.	87,391 8 7			£.	87,391 8 7

1.—ROYAL INSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 1 January 1859 to 31 December 1859—continued.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Balance in hand on 31 December 1858	- - - -	202,711	7 9	Medical fees	- - - - -	1,045	10 7
Life premiums	- - - - £. 67,027 4 5			Commissions	- - - - -	3,594	8 6
Less by guarantees	- - - - 4,107 16 6			Advertising	- - - - -	450	- -
		62,919	7 11	Agency expenses	- - - - -	578	- -
Purchase-money for annuities	- - - - -	7,918	18 10	Office - ditto	- - - - -	757	15 11
Contingent annuity premiums	- - - - -	94	4 5	Law - ditto	- - - - -	7	13 4
Endowment premiums	- - - - -	965	4 10	Salaries	- - - - -	700	- -
Interest	- - - - -	11,394	7 4	Directors' remuneration	- - - - -	250	- -
		£. 286,003	11 1	Purchased policies	- - - - -	552	7 11
				Life claims	- - - - £. 18,649 5 5		
				Bonus by life claims, &c.	- - - - 306 19 4	18,956	4 9
				Annuities paid	- - - - -	3,455	- 7
				Balance in hand	- - - - -	255,656	9 6
						£. 286,003.	11 1

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.			£.	s. d.
Capital	- - - - -	283,065	- -	Loans and investments on freehold and other securities	-	570,417	3 9
General life assurance annuity, &c. account	- - - - -	256,256	9 6	American investments	- - - - -	90,763	2 10
Reserve fund	- - - - -	147,142	10 -	Premises, Dale-street, Liverpool	- - - - -	15,000	- -
Duty to pay to Stamp Office	- - - - -	14,241	10 9	Ditto Lombard-street, London	- - - - -	5,000	- -
Dividend account, 1848	- - - - -	39	- -	Ditto George-street, Edinburgh	- - - - -	5,881	19 -
Ditto - - - 1849	- - - - -	47	5 -	Cash due by agents, &c.	- - - - -	4,747	9 -
Ditto - - - 1850	- - - - -	45	- -	Cash in bank	- - - - -	49,213	13 3
Ditto - - - 1851	- - - - -	- 16	- -	Ditto - for unclaimed dividend, 1848	- - - - -	39	- -
Ditto - - - 1852	- - - - -	- 16	- -	Ditto - ditto ditto - 1849	- - - - -	47	5 -
Ditto - - - 1853	- - - - -	- 16	- -	Ditto - ditto ditto - 1850	- - - - -	45	- -
Ditto - - - 1855	- - - - -	12	10 -	Ditto - ditto ditto - 1851	- - - - -	- 16	- -
Ditto - - - 1856	- - - - -	15	- -	Ditto - ditto ditto - 1852	- - - - -	- 16	- -
Ditto - - - 1857	- - - - -	12	- -	Ditto - ditto ditto - 1853	- - - - -	- 16	- -
Ditto - - - 1858	- - - - -	148	15 -	Ditto - ditto ditto - 1855	- - - - -	12	10 -
Suspense account	- - - - -	23	4 3	Ditto - ditto ditto - 1856	- - - - -	15	- -
Unsettled claims	- - - - -	7,477	7 4	Ditto - ditto ditto - 1857	- - - - -	12	- -
North American profit and loss	- - - - -	5,740	8 8	Ditto - ditto ditto - 1858	- - - - -	148	15 -
Balance of receipts and expenditure in hand	- - - - -	59,156	17 10	New York branch	- - - - -	13,869	6 4
		£. 773,425	6 4	London - ditto	- - - - -	17,741	19 5
				Cash in hand	- - - - -	468	14 9
						£. 773,425	6 4
LIFE DEPARTMENT:							
Life assurance fund	- - - - -	207,061	19 -	General life assurance annuity, &c. account	- - - - -	256,256	9 6
Annuities granted	- - - - -	42,245	- 6				
Contingent annuities	- - - - -	1,063	13 4				
Endowment premium	- - - - -	5,285	16 8				
Unsettled life claims	- - - - -	600	- -				
		£. 256,256	9 6			£. 256,256	9 6

E. Johnston,
Thomas Bouch, } Directors.

Audited and found correct, this 26th day of July 1860.

William Titherington, } Auditors.
John Dickinson, }

1.—ROYAL INSURANCE COMPANY—*continued.*

(6.) BALANCE SHEET from 1 January 1860 to 31 December 1860.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
Cash in hand, 31 December 1859 - - - - -	59,156 17 10	Dividend - - - - -	42,459 15 -
Ditto - ditto - balance of North American department -	5,740 8 8	Income tax - - - - -	1,372 7 6
General life assurance, &c. account - - - - -	22,000 - -	Reserve fund - - - - -	13,000 - -
Fire premiums - - - - -	173,943 11 2	Directors' remuneration - - - - -	600 - -
Interest - - - - -	14,056 9 2	General expenses - - - - -	8,103 13 1
Transfer fees - - - - -	24 8 6	Agency commissions - - - - -	19,425 10 -
Poundage on duty - - - - -	2,752 10 6	Agency miscellaneous expenses - - - - -	15,278 1 7
		Advertising - - - - -	4,345 8 4
		Salaries - - - - -	4,492 10 1
		Losses - - - - -	108,969 17 2
		Balance in hand - - - - -	59,627 3 1
£.	277,674 5 10	£.	277,674 5 10

NORTH AMERICAN DEPARTMENT.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
Premiums - - - - -	89,034 8 9	Losses - - - - -	53,451 2 2
		Expenses - - - - -	24,077 9 5
		Balance in hand - - - - -	11,505 17 2
£.	89,034 8 9	£.	89,034 8 9

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
Balance in hand on, 31 December 1859 - - - - -	255,656 9 6	One-third profit paid to shareholders - - - - -	22,000 - -
Life premiums - - - - - £. 78,056 17 8		Medical fees - - - - -	1,382 10 9
Less by guarantees, &c. - - - - - 4,905 19 2		Commissions - - - - -	4,357 15 2
	73,150 18 6	Advertising - - - - -	700 - -
Purchase-money for annuities - - - - -	16,655 15 10	Agency expenses - - - - -	200 - -
Contingent annuity premiums - - - - -	81 12 6	Office expenses - - - - -	1,128 9 -
Endowment premiums - - - - -	786 13 5	Law expenses - - - - -	35 2 6
Interest - - - - -	14,617 2 11	Salaries - - - - -	800 - -
		Directors' remuneration - - - - -	250 - -
		Purchased policies - - - - -	1,080 11 9
		Ditto - - - endowment - - - - -	40 18 4
		Life claims - - - - - £. 27,232 6 8	
		Bonus by life claims - - - - - 760 - -	
			27,992 6 8
		Ditto - immediate payment - - - - -	1,874 15 11
		Annuities paid - - - - -	4,366 14 10
		Balance in hand - - - - -	294,739 7 9
£.	360,948 12 8	£.	360,948 12 8

1.—ROYAL INSURANCE COMPANY—*continued.*(6.) BALANCE SHEET from 1 January 1860 to 31 December 1860—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.			£.	s. d.
Capital - - - - -	- - - - -	283,065	- -	Loans and investments on freehold and other securities -	- - - - -	653,126	18 9
General life assurance annuity, &c. account - - - - -	- - - - -	300,939	7 9	American investments - - - - -	- - - - -	108,660	8 5
Reserve fund - - - - -	- - - - -	166,015	10 -	Premises, Dale-street, Liverpool - - - - -	- - - - -	15,000	- -
Duty to pay to Stamp Office - - - - -	- - - - -	16,122	1 3	Ditto Lombard-street, London - - - - -	- - - - -	5,000	- -
Unsettled claims - - - - -	- - - - -	13,641	15 -	Ditto George-street, Edinburgh - - - - -	- - - - -	5,881	19 -
Dividend account, 1848 - - - - -	- - - - -	39	- -	Ditto King-street, Manchester - - - - -	- - - - -	8,276	11 7
Ditto - - 1849 - - - - -	- - - - -	47	5 -	Cash due by agents, &c. - - - - -	- - - - -	1,273	4 -
Ditto - - 1850 - - - - -	- - - - -	45	- -	Cash in bank - - - - -	- - - - -	26,902	7 3
Ditto - - 1851 - - - - -	- - - - -	- 16	- -	Ditto ditto, for unclaimed dividend, 1848 - - - - -	- - - - -	39	- -
Ditto - - 1852 - - - - -	- - - - -	- 16	- -	Ditto ditto - - ditto - - 1849 - - - - -	- - - - -	47	5 -
Ditto - - 1853 - - - - -	- - - - -	- 16	- -	Ditto ditto - - ditto - - 1850 - - - - -	- - - - -	45	- -
Ditto - - 1855 - - - - -	- - - - -	12	10 -	Ditto ditto - - ditto - - 1851 - - - - -	- - - - -	- 16	- -
Ditto - - 1856 - - - - -	- - - - -	15	- -	Ditto ditto - - ditto - - 1852 - - - - -	- - - - -	- 16	- -
Ditto - - 1857 - - - - -	- - - - -	30	- -	Ditto ditto - - ditto - - 1853 - - - - -	- - - - -	- 16	- -
Ditto - - 1858 - - - - -	- - - - -	35	- -	Ditto ditto - - ditto - - 1855 - - - - -	- - - - -	12	10 -
Ditto - - 1859 - - - - -	- - - - -	342	- -	Ditto ditto - - ditto - - 1856 - - - - -	- - - - -	15	- -
North American profit and loss - - - - -	- - - - -	11,505	17 2	Ditto ditto - - ditto - - 1857 - - - - -	- - - - -	30	- -
Balance of receipts and expenditure in hand - - - - -	- - - - -	59,627	3 1	Ditto ditto - - ditto - - 1858 - - - - -	- - - - -	35	- -
		£.	851,484 17 3	Ditto ditto - - ditto - - 1859 - - - - -	- - - - -	342	- -
				London branch - - - - -	- - - - -	19,614	4 8
				New York ditto - - - - -	- - - - -	6,824	5 10
				Cash in hand - - - - -	- - - - -	356	14 9
						£.	851,484 17 3
LIFE DEPARTMENT:							
Life assurance fund - - - - -	- - - - -	230,235	8 8	General life assurance annuity, &c., account - - - - -	- - - - -	300,939	7 9
Annuities granted - - - - -	- - - - -	56,979	1 6				
Contingent annuity account - - - - -	- - - - -	1,214	5 10				
Endowment premium - - - - -	- - - - -	6,310	11 9				
Unsettled life claims - - - - -	- - - - -	6,200	- -				
		£.	300,939 7 9			£.	300,939 7 9

John Torr, } Directors.
E. Johnston, }

Audited and found correct, this 18th day of July 1861.

William Titherington, } Auditors.
John Dickinson, }

(7.) BALANCE SHEET from 1 January 1861 to 31 December 1861.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Cash in hand, 31 December 1860 - - - - -	- - - - -	59,627	3 1	Dividend - - - - -	- - - - -	33,024	5 -
Ditto - ditto - balance of North American Department - - - - -	- - - - -	11,505	17 2	Income tax - - - - -	- - - - -	1,238	8 9
Fire premiums - - - - -	- - - - -	199,293	13 6	Directors' remuneration - - - - -	- - - - -	600	- -
Interest - - - - -	- - - - -	14,433	4 5	General expenses - - - - -	- - - - -	7,775	4 5
Transfer fees - - - - -	- - - - -	25	7 -	Agency, commission, &c. - - - - -	- - - - -	23,908	19 8
Poundage on duty - - - - -	- - - - -	3,074	- 4	Ditto - miscellaneous expenses - - - - -	- - - - -	16,608	12 -
		£.	287,959 5 6	Law expenses - - - - -	- - - - -	190	10 2
				Advertising - - - - -	- - - - -	6,159	12 3
				Salaries - - - - -	- - - - -	5,717	1 4
				Losses - - - - -	- - - - -	119,507	4 1
				Balance in hand - - - - -	- - - - -	73,229	7 10
						£.	287,959 5 6

NORTH AMERICAN DEPARTMENT.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Premiums - - - - -	- - - - -	93,109	6 5	Losses - - - - -	- - - - -	59,416	2 4
				Expenses - - - - -	- - - - -	25,724	16 6
				Balance in hand - - - - -	- - - - -	7,968	7 7
		£.	93,109 6 5			£.	93,109 6 5

1.—ROYAL INSURANCE COMPANY—*continued.*

(7.) BALANCE SHEET from 1 January 1861 to 31 December 1861—*continued.*

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
Balance on hand on 31 December 1860 - - - -	294,739	7	9	Medical fees - - - - -	1,720	6	9
Life premiums - - - - - £.91,456 8 8				Commissions - - - - -	5,056	10	6
Less by guarantees, &c. - - - - - 4,705 8 -				Advertising - - - - -	1,200	-	-
	86,751	-	8	Agency expenses - - - - -	400	-	-
Purchase money for annuities - - - - -	7,539	9	1	General - ditto - - - - -	499	4	3
				Law - - ditto - - - - -	32	2	1
Contingent annuity premiums - - - - -	186	7	10	Salaries - - - - -	1,100	-	-
Endowment premiums - - - - -	1,392	12	6	Directors' remuneration - - - - -	250	-	-
Interest - - - - -	16,518	-	11	Purchased policies - - - - -	775	1	7
				Ditto - endowments - - - - -	25	4	5
	£. 407,126	18	9	Life claims - - - - - £.26,290 16 8			
				(including 4,000 l. unsettled).			
				Bonus by life claims - - - - - 1,221 - -			
					27,511	16	8
				Annuities paid - - - - -	5,722	15	6
				Ditto - contingent - - - - -	75	-	-
				Bonus by immediate payment - - - - -	240	17	-
				Balance in hand - - - - -	362,518	-	-
					£. 407,126	18	9

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Capital - - - - -	283,065	-	-	Loans and investments on freehold and other securities -	637,683	-	3
General life assurance annuity, &c. account - - - - -	366,518	-	-	American investments - - - - -	105,605	16	6
Reserve fund - - - - -	91,889	-	6	Premises, Dale-street, Liverpool - - - - -	15,000	-	-
Duty to pay to Stamp Office - - - - -	18,124	14	7	Ditto Lombard-street, London - - - - -	5,000	-	-
Unsettled claims - - - - -	4,726	-	6	Ditto George-street, Edinburgh - - - - -	5,881	19	-
				Ditto King-street, Manchester - - - - -	10,405	3	5
Dividend account, 1848 - - - - -	39	-	-	Ditto Montreal - - - - -	9,302	5	5
Ditto - ditto 1849 - - - - -	47	5	-	Cash due by agents, &c. - - - - -	1,052	-	9
Ditto - ditto 1850 - - - - -	45	-	-	Cash in bank - - - - -	12,821	10	9
Ditto - ditto 1851 - - - - -	-	16	-	Cash in bank for unclaimed dividend, 1848 - - - - -	39	-	-
Ditto - ditto 1852 - - - - -	-	16	-	Ditto - - ditto - - ditto - 1849 - - - - -	47	5	-
Ditto - ditto 1853 - - - - -	-	16	-	Ditto - - ditto - - ditto - 1850 - - - - -	45	-	-
Ditto - ditto 1855 - - - - -	12	10	-	Ditto - - ditto - - ditto - 1851 - - - - -	-	16	-
Ditto - ditto 1856 - - - - -	15	-	-	Ditto - - ditto - - ditto - 1852 - - - - -	-	16	-
Ditto - ditto 1857 - - - - -	30	-	-	Ditto - - ditto - - ditto - 1853 - - - - -	-	16	-
Ditto - ditto 1858 - - - - -	35	-	-	Ditto - - ditto - - ditto - 1855 - - - - -	12	10	-
Ditto - ditto 1859 - - - - -	101	5	-	Ditto - - ditto - - ditto - 1856 - - - - -	15	-	-
Ditto - ditto 1860 - - - - -	222	5	-	Ditto - - ditto - - ditto - 1857 - - - - -	30	-	-
North American profit and loss - - - - -	7,968	7	7	Ditto - - ditto - - ditto - 1858 - - - - -	35	-	-
Balance of receipts and expenditure in hand - - - - -	73,229	7	10	Ditto - - ditto - - ditto - 1859 - - - - -	101	5	-
				Ditto - - ditto - - ditto - 1860 - - - - -	222	5	-
	£. 846,070	4	-	London branch - - - - -	29,129	13	7
				New York branch - - - - -	13,452	1	10
				Cash in hand - - - - -	186	19	6
					£. 846,070	4	-
LIFE DEPARTMENT:							
Life assurance fund - - - - -	291,342	17	8	General life assurance annuity, &c. account - - - - -	366,518	-	-
Annuities granted account - - - - -	61,750	5	4				
Contingent annuities - - - - -	1,391	3	5				
Endowment premium - - - - -	8,033	13	7				
Unsettled life claims - - - - -	4,000	-	-				
	£. 366,518	-	-		£. 366,518	-	-

Charles Turner, }
George W. Horsfall, } Directors.

Audited and found correct, this 24th day of July 1862.

William Titherington, }
John Dickinson, } Auditors.

2.—AGRICULTURIST CATTLE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 3, Royal-terrace, Adelphi.

BUSINESS - - - - - {

Assuring against Loss by Mortality in all kinds of Live Stock; for Lending Money on Mortgages or other Security, Real or Personal, and, if afterwards agreed upon, Fire and Life Assurances.

DATE OF COMPLETE REGISTRATION - - - 1st September 1845.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 July 1853 to 30 June 1854.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	12,336	17 10	By Losses paid during the year - - - - -	9,472	19 10
- Amount of premiums received during the year - -	16,497	11 7	- Amount paid on company's loans - - - - -	3,046	11 8
- Amount advanced in consideration of the Company's debenture - - - - -	3,000	- -	- Interest paid on loans - - - - -	1,433	10 6
			- Commission and salaries to agents and inspectors -	2,438	1 10
			- Rent, taxes, and house expenses of chief office, and agencies - - - - -	743	8 9
			- Salaries, viz., Chief office - - - - -	£. s. d.	
			- " Treasurers, actuary, and auditors - - - - -	562	5 -
				216	15 -
			- Printing and stationery - - - - -	779	- -
			- Charges, viz., sundry incidental expenses of agencies and chief office - - - - -	355	1 8
			- Travelling expenses - - - - -	336	4 8
			- Law charges - - - - -	451	10 8
			- Returned agreements - - - - -	156	19 4
			- Advertisements - - - - -	300	16 2
			- Annuity account - - - - -	167	- 6
			- Bonus returned to insurers - - - - -	104	6 -
			- Directors' fees - - - - -	86	4 8
			- Balance - - - - -	15	- -
£.	31,834	9 5		11,947	13 2
			£.	31,834	9 5

Thomas Scott,

W. S. D. Pateman, } Auditors.

(2.) BALANCE SHEET from 1st July 1854 to 31st December 1854.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	11,947	13 2	By Losses paid during the half-year (seven months) -	5,499	- 10
- Amount of premium received during the half-year -	8,592	9 -	- Amount paid off the company's loans - - - - -	2,950	- -
- Amount received from shareholders - - - - -	1,728	10 -	- Interest paid on loans, including arrears - - - - -	744	7 5
			- Commission to agents and inspectors - - - - -	£. s. d.	
			- Salary to Scottish Superintendent, including arrears - - - - -	1,146	7 8
				378	6 8
			- Rent, taxes, and office expenses - - - - -	1,524	14 4
			- Salaries, viz., chief office - - - - -	£. s. d.	
			- " treasurer's - - - - -	204	- -
				102	10 -
			- Returned agreements - - - - -	306	10 -
			- Printing and stationery - - - - -	252	4 7
			- Charges - - - - -	95	16 1
			- Bonus returned to insurers - - - - -	160	19 11
			- Annuities - - - - -	72	- 10
			- Travelling expenses - - - - -	52	3 -
			- Advertisements - - - - -	94	4 7
			- Directors' fees - - - - -	26	6 6
			- Law charges - - - - -	30	- -
			- Balance - - - - -	13	10 6
£.	22,268	12 2		10,107	13 7
			£.	22,268	12 2

Thomas Scott,

W. S. D. Pateman, } Auditors.

2.—AGRICULTURIST CATTLE INSURANCE COMPANY—continued.

AUDITORS' REPORT.

Gentlemen,

It has devolved upon us on the present occasion, as your auditors, to examine the accounts of the Company from the 30th June 1853. This period has been divided into two parts, one forming a twelve month's account, terminating on the 30th June 1854; and the other, a half-yearly account, ending 31st December 1854.

We have carefully examined the items embraced in both those accounts, and the vouchers in connexion with them, and have found the whole of them correct. During this period there has been a steady increase of the business of the Company.

The working account of the last half year, ending 31st December 1854, shows a net profit of above 5 l. per cent. on the paid-up capital.

We are informed that there are no outstanding current debts due by the Company.

The balances in the local agents' hands are still considerable, and should be investigated and reduced. We believe there is no more effectual way of doing this than by the secretary paying periodical visits to their localities, and making personal inspection of their books and accounts; he has the advantage of being thoroughly acquainted with the working and affairs of the Company, and he could, at the same time, increase its business by forming new connexions in districts not yet cultivated.

In conclusion, we have much pleasure in reporting, that we believe the Company is in an improved position, and if zealously worked from the present time, may soon attain a high standing as an insurance office.

We have repeated opportunities of examining in detail, and making ourselves thoroughly acquainted with the accounts of the Company, and we cannot fail to be highly satisfied with them, and especially with the steady zeal and ability evinced by your secretary, Mr. Goold, in conducting the Company's business.

9 June 1855.

Thomas Scott,
W. S. D. Pateman, } Auditors.

(3.) BALANCE SHEET from 1 January 1855 to 31 December 1855.

RECEIPTS.				EXPENDITURE.			
To Balance from last year	-	-	-	By losses paid during the year	-	-	-
- Revenue Account:				- Amount paid off the Company's loans	-	-	-
- Amount of premiums received during the year, viz.:				- Interest paid on loans	-	-	-
CATTLE DEPARTMENT.				- Commissions, &c., to agents and inspectors	-	-	-
	£.	s.	d.	- Salaries of chief officers, treasurers, auditors, &c.	-	-	-
New premiums	-	-	-	- Rent, taxes, and expenses of chief offices	-	-	-
Renewals	-	-	-	- Printing and stationery	-	-	-
Additions	-	-	-	- Advertisements	-	-	-
	£.	s.	d.	- Travelling expenses	-	-	-
	8,458	2	7	- Bonuses returned to insurers	-	-	-
	12,009	19	10	- Charges of chief offices and agencies	-	-	-
	960	10	1	- Law charges	-	-	-
By Life Premiums	-	-	-	- Directors' fees	-	-	-
	21,428	12	6	- Annuities	-	-	-
	334	12	8	- Returned agreements	-	-	-
CAPITAL ACCOUNT.				- Policies lapsed	-	-	-
- Amount received from shareholders	-	-	-	- R. T. Deere	-	-	-
- Amount received on loan	-	-	-	- Stamps	-	-	-
	526	-	-	- Balance	-	-	-
	3,905	-	-				
	£.	36,301	18 9		£.	36,301	18 9

Thomas Scott,
W. S. D. Pateman, } Auditors.

J. Graham Lowe,
J. Stanley Christian, } Directors.

AUDITORS' REPORT.

Gentlemen,

We have examined the accounts of this Company for the past year, terminating on the 31st December, and the vouchers connected therewith, and find them correct. The annexed is a correct balance sheet, which we have examined in detail, and signed.

The whole system of books and accounts is well arranged; they are easily understood on reference, and are kept with exemplary neatness and care.

The progress of the Company's business is most satisfactory, the premiums having quadrupled since 1853, and the per-centages of losses lessened.

The working accounts of 1853, 1854, and 1855 will show this to be the case, and we therefore abstain from giving details here.

The experiment of a reduction of the rates of premiums of insurance upon cattle, recommended by the auditors two years ago, and last year adopted in Wiltshire, is showing satisfactory results, and may advantageously, we think, be further developed.

The Company is now in a position to pay a dividend out of the profits of 1855 of 5 per cent. per annum on its paid-up capital, and set aside a considerable sum as reserve fund; but as this is a matter for the decision of the directors, we have simply to note the fact, and congratulate the shareholders upon it.

13 March 1856.

Thomas Scott,
W. S. D. Pateman, } Auditors.

James K. Western,
Frank W. Bush, } Directors' Signatures.

2.—AGRICULTURIST CATTLE INSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 1 January 1856 to 31 December 1856.

RECEIPTS.				EXPENDITURE.			
				</			

AGRICULTURIST CATTLE INSURANCE COMPANY—*continued.*

(5.) BALANCE SHEET, from 1 January 1857 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To balance, 31st December 1856 - - - - -	9,935	15 10	By loans and debentures repaid - - - - -	2,758	11 11
- Amount less transferred from agent's balances - - - - - 3,709 12 3			- Amount paid in redemption of J. G. Lowe's annuity -	800	- -
- Amount transferred from shareholders' balances - - - - - 242 2 -			- Annuity paid J. G. Lowe prior to repurchase - - -	36	- 4
	3,951	14 3	- Claim on life policy - - - - -	100	- -
	£.	5,984 1 7	- Amount paid to insurers :		
- Share capital :			Claim on cattle policies - - - - -	£.	s. d.
Amount received from shareholders on calls, and for shares issued - - - - -	1,540	3 -	Bonus - - - - -	24,694	16 6
Cash received on debentures - - - - -	2,000	- -		338	10 5
				25,033	6 11
- Revenue :			- Expenses of management and agencies and incidental expenses :		
New premiums - - - - -	£.	s. d.		Chief Office.	Branch Offices.
Renewals - - - - -	14,089	1 10		£.	s. d.
Additions - - - - -	21,127	10 5	Rent and taxes - - -	710	2 5
	2,014	2 7	Salaries - - - - -	1,508	- -
	37,230	14 10	Commission paid to agents and inspectors - - -	4,717	5 6
- United Service Company :			Directors' Fees - - -	677	5 -
Amount received from them on account of policies transferred - - - - -	69	2 6	Charges - - - - -	278	8 7
Amount of award in R. T. Deere's case - - -	249	19 5		£. 3,173	16 -
				5,313	2 7
			Advertisements - - -	51	- 4
			Printing and stationery	382	14 3
			Travelling expenses - - -	233	7 1
				£. 667	1 8
				188	8 9
			- Law charges - - - - -		
			- Interest - - - - -		
			- Dividends to shareholders - - - - -		
			By balance, viz. :		
			Cash at bankers - - - - -	1,642	16 1
			Petty cash - - - - -	2	10 2
			Cash in the hands of agents - - -	5,895	4 6
			Stamps in hand - - - - -	25	17 6
				7,566	8 3
	£.	47,074 1 4		£.	47,074 1 4

Frank W. Bush, } Directors.
A. Hope, }
W. H. Tyler, Chairman.

We have examined the above accounts carefully, and compared the same with the vouchers, which we find correct.

W. S. D. Pateman, } Auditors.
John Baylie, }

2.—AGRICULTURIST CATTLE INSURANCE COMPANY—continued.

(6.) BALANCE SHEET from 1 January 1858 to 31 December 1858.

RECEIPTS.					
To Balance, 31 December 1857 - - - - -	£.	s.	d.		
	7,566	8	3		
CAPITAL ACCOUNT.					
- Amount received from shareholders - - - - -	21	-	-		
- Cash received on Debentures, &c. - - - - -	2,800	-	-		
 - Revenue :		f.	s.	d.	
New Premiums - - - - -	9,604	15	8		
Renewal - - - - -	26,011	11	7		
Additions - - - - -	1,702	11	-		
	37,318	18	3		
 - Amount received for furniture, &c., at No. 20, Cockspur-street - - - - -	91	10	6		
	47,797	17	-		

EXPENDITURE.					
By Loans repaid - - - - -	£.	s.	d.		
	500	-	-		
- Amount paid United Service Company for the unexpired part of the lease of No. 20, Cockspur-street -	975	-	-		
- Safety Life Assurance Company, paid on account of office furniture, &c. - - - - -	39	3	1		
AMOUNT PAID TO INSURERS.					
Claims - - - - -	30,280	3	-		
Bonus - - - - -	532	8	8		
	30,812	11	8		
 - Expenses of management and agencies and incidental expenses :					
		Chief Offices.		Branch Offices.	
	£.	s.	d.	£.	s.
Rent, taxes and house expenses - - - - -	716	16	5	113	7
Salaries - - - - -	1,622	8	3	477	12
Commission paid to agents and inspectors - - - - -	-	-	-	4,543	-
Directors and auditors' fees - - - - -	371	14	-	-	-
Charges - - - - -	206	17	5	251	1
	£.	2,917	16	1	5,385
				1	6
				8,302	17
				7	
 Advertisements - - - - -	18	15	10	12	4
Printing and stationery - - - - -	257	11	6	26	2
Travelling expenses - - - - -	200	2	11	149	3
	£.	476	10	3	187
				10	2
				664	-
				-	7
- Law charges - - - - -	-	-	-	8	-
- Income tax - - - - -	-	-	-	84	-
- Interest - - - - -	-	-	-	596	15
- Balance - - - - -	-	-	-	5,815	7
	£.	47,797	17	-	

To the Shareholders.

Gentlemen,
 WE have examined the above accounts, and compared the same with the vouchers, which we find correct.

We are, &c.

W. S. D. Pateman, } Auditors.
John Baylie. }

A. Hope,
Frank W. Bush, } Managing Directors.
R. W. Goold,

3.—STAR FIRE INSURANCE COMPANY.

Nothing added to what was contained in the previous returns.

4.—LAW FIRE INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 5 and 6, Chancery-lane.
 OBJECTS - - - - - Effecting Insurances against Loss by Fire, Storm, or Tempest.
 DATE OF COMPLETE REGISTRATION - - - 2 December 1845.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET to 31 December 1857.

	£.	s.	d.						£.	s.	d.
Shareholders' paid-up capital of the Society - - - - -	125,000	-	-	Payments for 1857 - - - - -	-	-	-	-	66,434	7	4
Reserve fund - - - - -	35,376	13	10	Balance - - - - -	-	-	-	-	181,507	7	6
Receipts for 1857 - - - - -	74,586	9	3	The Balance composed as follows:							
Balance due to the Commissioners of Stamps for the Christmas quarter, 1857 - - - - -	8,517	16	3	Investments on Capital Account:							
Balance of Unclaimed Interest and Bonus; viz.—					Cost.	£.	s.	d.	£.	s.	d.
From 1848 to 1856 inclusive -	999	5	6	Three per Cent. £. s. d. £. s. d.							
Interest and Bonus, 1857 -	961	10	-	Consols - - 42,015 13 4 - 39,934 - 9					55,416	15	9
Loan from the Society's Bankers repaid 9th January 1858 - - -	2,500	-	-	New Three per Cents. - - 15,776 11 4 - 15,482 15 -							
				Loan to the Corporation of the City of London - - - - -					40,471	7	3
				Mortgages - - - - -					12,000	-	-
				Freehold property in Chancery-lane and Carey-street - - - - -					9,079	15	-
				Ditto in Chancery-lane, site for new Offices					7,837	8	6
				Cash at Bankers - - - - -					194	13	6
									125,000	-	-
				Investments on General Account:							
				New Three per Cents., 2,981 L., cost - - -					2,945	15	-
				Mortgages - - - - -					35,300	-	-
				Loan to Corporation of City of London - - -					7,228	12	9
				Freehold property in Chancery-lane and Carey-street, and Mrs. Galloway's Annuity - - - - -					1,035	16	2
				Houses in Gloucester Gardens - - - - -					7,133	11	11
									53,643	15	10
				Cash at Bankers - - - - -					1,093	2	4
				Ditto at Office - - - - -					412	16	-
				Amount due from Agents - - - - -					1,149	2	1
				Bills receivable - - - - -					178	11	3
				Transfer stamps in hand - - - - -					30	-	-
									2,863	11	8
				The Balance - - - - -					£. 181,507	7	6
£. 247,941 14 10									£. 247,941 14 10		

We have examined this account, find it correct, and hereby confirm the same.

Edward Thompson,
 C. R. Williams,
 F. F. Bircham,
 E. L. Pemberton,

Auditors.

George Rose, Chairman.

Examined.

Francis Smedley,
 Francis Broderip,
 Jas. Beaumont,

Three of the Directors.

4.—LAW FIRE INSURANCE SOCIETY—*continued.*

BALANCE SHEET, to 31 December 1858.

	£.	s.	d.		£.	s.	d.
Shareholders' paid-up capital of the society - - - - -	125,000	-	-	Paymaster for 1858 - - - - -	73,672	12	2
Reserve Fund - - - - -	37,278	15	9	Balance - - - - -	179,116	16	11
Receipts for 1858 - - - - -	79,195	5	6	The Balance composed as follows:			
Balance due to the Commissioners of Stamps for the Christmas quarter 1858 - - - - -	9,334	19	10	Investments on Capital Account:			
Balance of Unclaimed Interest and Bonus, viz.—				Cost.			
From 1848 to 1857 inclusive -	1,057	18	-	Three per Cent.	£.	s.	d.
Interest and Bonus, 1858 -	922	10	-	Consols - - 25,822	2	4	-
				New Three per Cents. - - 15,776	11	4	-
					15,482	15	-
					39,739	13	5
				Loan to Corporation of the City of London -	40,471	7	3
				Mortgages - - - - -	24,400	-	-
				Freehold property in Carey-street - -	9,079	15	-
				Ditto in Chancery-lane, viz.			
				land - - - - -	7,837	8	6
				Building in course of erection	3,413	12	-
					11,251	-	6
				Cash at bankers - - - - -	58	3	10
					125,000	-	-
				Investments on General Account:			
				New Three per Cents. 2,981 l.	-	-	cost 2,945 15 -
				Mortgages - - - - -	25,900	-	-
				Loan to Corporation of City of London -	7,228	12	9
				Freehold property in Carey-street and Mrs. Galloway's annuity - - - - -	1,182	1	2
				Ditto in Chancery-lane, building in course of erection - - - - -	2,517	3	3
				Houses in Gloucester-gardens - - - - -	7,133	11	11
					46,907	4	1
				Cash at bankers - - - - -	5,623	-	11
				Ditto - office - - - - -	326	7	11
				Amount due from agents - - - - -	1,040	13	8
				Bills receivable - - - - -	189	10	4
				Transfer stamps in hand - - - - -	30	-	-
					7,209	12	10
				The Balance - - - - -	£.	179,116	16 11
£.	252,789	9	1		£.	252,789	9 1

We have examined this account, find it correct, and hereby confirm the same.

Edward Tompson,
Edward Leigh Pemberton,
Francis T. Bircham,
George Rooper. } Auditors.

E. W. Scadding,
W. Woodgate,
John Robert Daniel Tyssen, } Three of the Directors.

G. Rose, Chairman.

4.—LAW FIRE INSURANCE SOCIETY—continued.

(3.) BALANCE SHEET to 31 December 1859.

	£. s. d.		£. s. d.
Shareholder's paid-up capital of the Society - - - - -	125,000 - -	Payments for 1859 - - - - -	75,148 4 9
Reserve Fund - - - - -	37,278 15 9	Balance - - - - -	181,339 5 1
Receipts for 1859 - - - - -	81,795 6 7	The Balance composed as follows:	
Balance due to the Commissioners of Stamps for the Christmas quarter, 1859 - - - - -	10,275 7 -	Investments on Capital Account:	
Balance of Unclaimed Interest and Bonus ; viz. :		Cost.	
From 1848 to 1858, inclusive -	1,156 10 6	£. s. d. £. s. d. £. s. d. £. s. d.	
Interest and Bonus, 1859 -	981 10 -	Three per Cent. Consols - 25,822 2 4	
		24,256 18 5	
		New Three per Cents. - 15,776 11 4	
		15,482 15 -	
		39,739 13 5	
		Loan to Corporation of City of London - 22,700 - -	
		Mortgages - - - - - 24,400 - -	
		Indian railway debentures - - - - 10,000 - -	
		Freehold property in Carey-street - - 9,175 9 8	
		Freehold offices of the society - - - 18,775 6 4	
		Cash at bankers - - - - - 209 10 7	
		125,000 - -	
		Investments on General Account:	
		New Three per Cents. 2,981 l. - - cost 2,945 15 -	
		Mortgages - - - - - 16,500 - -	
		India 4 per Cent. Loan Debentures, 5,000 l. - 5,059 14 6	
		Indian Railway Debentures - - - - 5,000 - -	
		Victoria Government Six per Cent. Bonds, 5,000 l. - - - - 5,5 06 5 -	
		Canada Government Six per Cent. Bonds, 5,000 l. - - - - 5,750 - -	
		Houses in Gloucester-gardens - - - 7,133 11 11	
		Freehold property in Carey-street, and Mrs. Galloway's annuity - - - 1,233 4 -	
		49,128 10 5	
		Cash at bankers - - - - - 5,451 10 6	
		Ditto - office - - - - - 495 5 2	
		Amount due from agents - - - - 1,054 19 6	
		Bills receivable - - - - - 178 19 6	
		Transfer stamps in hand - - - - 30 - -	
		7,210 14 8	
		The Balance - - - £. 181,339 5 1	
£. 256,487 9 10			£. 256,487 9 10

We have examined this account, find it correct, and hereby confirm the same.

Examined,

Edward Tompson,
E. W. Scadding,
Edward White,

Three of the Directors.

W. Strickland Cookson,
Richard Nicholson,
George Marten,
Bartle J. L. Frere,

Auditors.

George Rose, Chairman.

J. Blake Beal, Secretary.

4.—LAW FIRE INSURANCE SOCIETY—continued.

(4.) Balance Sheet to 31 December 1860.

	£.	s.	d.								£.	s.	d.	
Shareholders' paid-up capital of the society	125,000	-	-	Payments for 1860	-	-	-	-	-	-	73,738	2	6	
Reserve Fund	37,675	17	7	Balance	-	-	-	-	-	-	188,423	15	5	
Receipts for 1860	87,466	8	5	The Balance composed as follows :										
Balance due to the Commissioners of Inland Revenue for the Christmas quarter, 1860	10,627	18	11	Investments on Capital Account :										
Balance of unclaimed interest and bonus, viz. :				Cost.										
From 1848 to 1859, inclusive	884	15	6	Three per Cent.	£.	s.	d.	£.	s.	d.	£.	s.	d.	
Interest, 1860	506	17	6	Consols	-	25,822	2	4	24,256	18	5			
				New Three per Cents.	-	15,776	11	4	15,482	15	-	39,739	13	5
				Loan to Corporation of City of London	-				22,700	-	-			
				Mortgages	-				24,400	-	-			
				Indian Railway Debentures	-				10,000	-	-			
				Freehold property in Carey-street	-				9,175	9	8			
				Freehold Offices of the Society	-				18,775	6	4			
				Cash at Bankers	-				209	10	7	125,000	-	-
				Investments on General Account :										
				Cost.										
				Three per Cent.	£.	s.	d.	£.	s.	d.				
				Consols	-	355	11	1	333	6	8			
				New Three per Cents.	-	2,981	-	-	2,945	15	-	3,279	1	8
				Mortgages	-				15,833	6	8			
				India Four per Cent. Loan Debentures	-			5,000	-	-	5,059	14	6	
				Indian Railway Debentures	-				11,000	-	-			
				Victoria Gov. Six per Cent. Bonds, 5,000	-				5,506	5	-			
				Canada Gov. Six per Cent. Bonds, 5,000	-				5,750	-	-			
				Houses in Gloucester Gardens	-				7,133	11	11			
				Freehold Property in Carey-street and Mrs. Galloway's Annuity	-				1,376	-	3			
				Freehold Offices of the Society	-				1,839	8	9	56,777	8	9
				Cash at bankers	-				4,786	2	7			
				Ditto office	-				292	17	7			
				Amount due from Agents	-				1,373	12	7			
				Bills receivable	-				163	13	11			
				Transfer Stamps in hand	-				30	-	-	6,646	6	8
				The Balance - - - £. 188,423 15 5										
£. 262,161 17 11												£. 262,161 17 11		

We have examined this account, find it correct, and hereby confirm the same.

W. Strickland Cookson,
Bartle J. L. Frere,
Richard Nicholson,
George Marten, } Auditors.

Examined,

Edward Tompson,
E. W. Scudging, } Three of the Directors.
John Robert Daniel Tyssen, }

G. Rose, Chairman.

4.—LAW FIRE INSURANCE SOCIETY—continued.

(5) BALANCE SHEET to 31 December 1861.

	£. s. d.		£. s. d.
Shareholders' paid-up capital of the society -	125,000 - -	Disbursements for 1861 - - - - -	87,663 11 6
Reserve Fund - - - - -	37,675 17 7	Balance - - - - -	188,295 1 9
Receipts for 1861, as per detailed account -	98,670 7 3	The Balance composed as follows :	
Balance due to the Commissioners of Inland Revenue for the Christmas quarter, 1861 -	11,654 9 6	Investments on Capital Account :	
Balance of unclaimed interest and bonus, viz. :		Cost.	
From 1848 to 1860 inclusive - - -	743 3 -	£. s. d. £. s. d. £. s. d.	
Interest and bonus, 1861 - - -	986 10 -	Three per Cent. Consols -	16,905 6 9 16,256 18 5
Balance of general insurance account, 1860 -	1,228 5 11	New Three per Cents. -	15,776 11 4 15,482 15 -
			31,739 13 5
		Mortgages - - - - -	24,400 - -
		Indian Railway Debentures - - -	20,700 - -
		Freehold property in Carey-street - -	9,175 9 8
		Freehold property, offices of the society -	18,775 6 4
		London Joint Stock Bank (Deposit) -	20,000 - -
		Cash at bankers (Coutts & Co.) - - -	209 10 7
			125,000 - -
		Investments on General Account :	
		Cost.	
		Three per Cent. Consols -	1,087 13 7 1,000 - -
		New Three per Cents. -	2,981 - - 2,945 15 -
		Mortgages - - - - -	23,300 - -
		India 4 per Cent. Loan Debentures -	5,059 14 9
		Indian Railway Debentures -	300 - -
		Victoria Government Six per Cent. bonds, 5,000 l., cost -	5,506 5 -
		Canada Government Six per Cent. bonds, 5,000 l., cost -	5,750 - -
		Houses in Gloucester-gardens -	7,133 11 11
		Freehold property in Carey-street ; and Mrs. Galloway's annuity - - - - -	1,678 6 -
		Freehold offices of the society -	2,483 11 5
			55,157 9 10
		Cash at bankers - - - - -	5,377 10 10
		Ditto - office - - - - -	481 11 6
		Amount due from agents -	1,922 14 11
		Bills receivable - - - - -	326 - 8
		Transfer stamps in hand -	30 - -
			8,137 17 11
		The Balance - - - £. 188,295 1 9	
£.	275,958 13 3	£.	275,958 13 3

G. Rose, Chairman.

We have examined this account, find it correct, and hereby confirm the same.

George Marten,
W. Strickland Cookson,
Bartle J. L. Frere,
Richard Nicholson, } Auditors.

Edward Thompson,
Francis Broderip,
E. W. Scadding, } Three of the Directors.

5. PRESTON AND NORTH LANCASHIRE FIRE AND LIFE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

6.—LEGAL AND COMMERCIAL LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 68, Cheapside, in the City of London.
 OBJECTS - - - - - { The Effecting Assurances on Lives and Survivorships, and generally the business
 of a Life Assurance Society.
 DATE OF COMPLETE REGISTRATION - - - 9th December 1845.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 December 1854 to 31 December 1855.

INCOME.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
Balance of cash at bankers at 31st December 1854 - - - - -	1,122	-	9	Annuities for payments to annuitants - - - - -	-	-	321 - 10
Balance of petty cash in secretary's hands - - - - -	36	3	4	Assurances, viz.:			
„ due from agents - - - - -	669	9	11	Claims paid - - - - -	6,251	19	-
Assurances:				Re-assurance premiums - - - - -	1,105	2	6
Premiums received - - - - -	18,603	7	10	Policies surrendered - - - - -	164	12	10
Annuities, viz.:				Commission - - - - -	713	12	6
For purchase of immediate annuities - - - - -	935	6	-				8,235 6 10
For purchase of deferred annuities - - - - -	251	11	-	General Office Expenses, viz.:			
Interest - - - - -	2,447	8	10	Advertisements - - - - -	63	4	9
Sundries, viz.:				Direction and auditors - - - - -	555	-	-
Loan guarantee fund - - - - -	80	-	4	Extension of agencies - - - - -	262	10	-
Fees received for transfers - - - - -	1	2	6	Medical fees and salaries to medical officers - - - - -	229	7	6
Law costs repaid - - - - -	1	18	2	Postage and parcels - - - - -	57	18	2
	83	1	-	Rent, taxes, and miscellaneous - - - - -	896	3	6
				Receipt and policy stamps - - - - -	30	9	6
				Salaries - - - - -	943	1	-
				Stationery and printing - - - - -	124	6	2
							3,162 - 7
				Law charges - - - - -	-	-	55 5 3
				Dividends paid - - - - -	-	-	812 7 6
				Purchase of 300 of society's shares - - - - -	-	-	605 9 9
				Agents' bad debts for 10 years - - - - -	-	-	199 2 4
				Advanced on loans over repayments - - - - -	4,448	14	10
				Premiums on half credit policies left as a loan thereon - - - - -	154	12	11
				Deposit at bankers, addition thereto - - - - -	4,059	18	-
							8,663 5 9
				Balance of cash at bankers - - - - -	1,908	17	11
				„ petty cash in Secretary's hands - - - - -	40	-	-
				„ due from agents - - - - -	145	11	11
							2,094 9 10
£.	24,148	8	8	£.	24,148	8	8

William Elliott.
 Alfred Byard Sheppard.

6.—LEGAL AND COMMERCIAL LIFE ASSURANCE COMPANY—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Capital Stock of the Society - - - - -	13,737	10	3	Cash, viz. :			
				At the Bankers - - - - -	1,908	17	11
Sundry Creditors, viz. :				Petty cash - - - - -	40	-	-
For unpaid dividends - - - - -	157	17	-				
„ Outstanding accounts and payments - 548 5 6				Advanced on Loans - - - - -			
„ Claims under Policies - - 1,850 - -				Bad debts, £. 2,074 19s. 3d. written off.			
	2,556	2	6	Bank Stock - - - - -	7,634	7	6
Balance, being General Fund - - - - -	49,180	4	6	Deposit—London Joint Stock Bank - -	8,090	14	4
				Lease of Society's premises, No. 73, Cheap-side - - - - -	1,326	18	6
				Office fittings, fixtures, and furniture -	522	2	8
				Policy and Transfer stamps - - -	75	1	6
				Sundry Debts, viz. :			
				Premiums on credit, and Premiums due and not paid - - - - -	3,343	11	9
				Interest on Loans and Bank Stock - -	380	15	5
				Manchester Fire Assurance Company, for rent - - - - -	240	-	-
				Agents' balances - - - - -	145	11	11
£.	65,473	17	3	£.	65,473	17	3

We have audited the accounts of the Society for the year ending the 31st December 1855, and find them correct.

W. Bagshaw,
J. Tamlyn,
Wm. E. Hilliard, } Auditors.

Approved, 15 April 1856.

W. Elliot, Chairman.
John Gladstone, } Directors.
Wm. White, }

7.—CITY OF LONDON LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 2, Royal Exchange-buildings.

OBJECTS - - - - -	To make Assurances on Lives and Events connected with Life and on Survivorships; to grant Endowments for Widows and Children; to purchase and grant Annuities; to purchase Life or other Interests, terminable or dependent upon contingencies or uncertain events, and Reversions and Reversionary Interests; to grant Loans, the repayment whereof may be secured by Policies of Assurance; and such other purposes of a similar or kindred nature, not being contrary to law, as any general meeting of Shareholders shall from time to time prescribe.
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DATE OF COMPLETE REGISTRATION - - - 12 December 1845.

No ACCOUNTS Registered since the Return of the 28th April 1856, and Notice received on the 22d December 1860, stating that the Company has transferred its business to the Eagle Insurance Company.

8.—SHEFFIELD, ROTHERHAM, AND CHESTERFIELD FIRE AND LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

9.—LONDON AND PROVINCIAL LAW ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 21, Fleet-street, London.
OBJECTS - - - - - To grant Assurances for Lives or Years, and to purchase Annuities for Lives or Years.
DATE OF COMPLETE REGISTRATION - - - 5th January 1846.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.)—BALANCE SHEET from 1 January to 31 December 1855.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance from 31 December 1854:			By Rent - - - - -	267	5 10
At the Bank - - - - -	592	18 11	- Rates and taxes - - - - -	137	2 -
In hand - - - - -	168	5 10	- Coals - - - - -	29	17 -
			- Insurance of house, repairs, and furniture - - -	60	1 4
- Premiums, new - - - - -	3,451	2 10	- Stationery and printing - - - - -	77	11 2
- Premiums, renewals - - - - -	17,771	3 1	- Advertisements - - - - -	203	14 6
			- Policy stamps - - - - -	59	9 6
- Consideration for an annuity - - - - -		100 - -	- Petty cash, including postage - - - - -	69	17 8
- Reversion fallen in - - - - -		29,957 8 6	- Directors - - - - -	525	- -
- Dividends and interest on investments - - - - -		5,549 17 1	- Auditors - - - - -	21	- -
- Commission on re-assurances - - - - -		71 10 7	- Mr. Brown; fee for investigation of Society's accounts -	105	- -
- I. Knowles' sureties - - - - -	1,300	- -	- Gratuities to actuary and clerk for extra services -	105	- -
- Ditto - - sale of furniture - - - - -	46	6 -	- Salaries to actuary, secretary, physician, and clerk -	623	2 2
			- Fees to medical referees - - - - -	92	18 6
- Loans repaid - - - - -		13,416 13 4		2,370	19 8
- Fixtures and furniture at 32, New Bridge-street -		218 3 -	- Balance for new house - - - - -	5,055	15 1
The Society's Investments on the 31st December 1851, were:—			- Commission - - - - -	1,032	3 8
£. s. d.					
17,405 1 2 £. 3 per Cent. Consols.			- Premiums for re-assurances, new - - -	148	9 7
11,648 7 3 New 3 per Cent. Annuities.			- " " renewals - - - - -	1,187	7 11
2,691 15 10 £. 3 per Cent. Reduced Annuities.				1,335	17 6
18,500 - - Great Western Railway Debentures.			- Annuities paid - - - - -	1,084	17 11
5,000 - - London and North Western Railway Debentures.			- Claims by six policies - - - - -	4,450	- -
94,514 3 3 On mortgage, &c.			- Premium returned - - - - -	17	13 2
6,305 15 1 Cost of Society's house, fittings, &c.			- Consideration for surrendered policies - - - - -	540	5 -
			- Investments - - - - -	54,838	3 7
			- Balance, 31st December 1855 at the Bank of England -	1,917	13 7
£.	72,643	9 2	£.	72,643	9 2

Thos. Loftus, } Directors.
G. B. Lefroy, }

We have carefully examined this account, and find the same to be correct.

24 April 1856.

Robert Still, } Auditors.
Josiah T. Paul, }

9.—LONDON AND PROVINCIAL LAW ASSURANCE SOCIETY—*continued.*

(2.) BALANCE SHEET from 1 January 1856 to 31 December 1856.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance from 31 December 1855, at the bank - -	1,917 13 7	By Proprietors' Dividends - - - - -	2,347 1 -
	£. s. d.		£. s. d.
To Premiums (new) - - - - 3,485 - 2		- Rent - - - - -	125 18 -
- „ (renewals) - - - - 18,791 1 3		- Rates and Taxes - - - - -	205 7 7
	22,276 1 5	- Coals - - - - -	18 12 -
To Consideration for an annuity - - - - -	965 2 1	- Law Charges for seven years - - - - -	358 17 -
- Dividends and interest on investments - - - - -	5,846 2 3	- Insurance of house, repairs, and furni- ture. - - - - -	36 2 4
- Commission on re-assurances - - - - -	73 - 10	- Directors - - - - -	522 16 -
- Claims under re-assurances - - - - -	1,000 - -	- Auditors - - - - -	21 - -
- Loans repaid - - - - - £. 4,914 3 4		- Fees to actuary and Mr. Brown for deci- mal valuation. - - - - -	105 - -
- Produce of stock sold - - - - - 1,299 5 -		- Salaries to actuary, secretary, physician, and clerks - - - - -	713 8 10
	6,213 8 4	- Stationery and printing - - - - -	183 16 4
To Fines for revival of lapsed policies - - - - -	1 17 -	- Advertisements - - - - -	146 12 10
		- Policy stamps - - - - -	64 7 -
		- Petty cash, including postage - - - - -	60 8 5
		- Fees to medical referees - - - - -	86 2 -
		- Power of attorney - - - - -	1 1 6
			2,649 9 10
The Society's Investments on the 31st December 1856 were:—		By Commission - - - - -	1,140 1 4
£. s. d.		- Premiums for Re-assurances:	
19,405 1 2 Three per Cent. Consols.		New - - - - -	206 16 4
10,148 7 3 New Three per Cents.		Renewals - - - - -	1,168 9 2
			1,375 5 6
2,691 15 10 Three per Cent. Reduced Annuities.		By Annuities paid - - - - -	549 18 1
18,500 - - Great Western Railway Debentures.		- Claims by nine policies, including bonus - - - - -	11,112 - -
5,000 - - London and North Western Railway ditto		- Bonus paid in cash - - - - -	3,207 17 -
98,876 6 4 on Mortgage, &c.		- Consideration for surrendered policies - - - - -	1,572 6 5
6,305 15 1 Society House.		By Investments, viz.:	
		Loans - - - - -	9,276 6 5
		Stock purchased - - - - -	1,840 - -
			11,116 6 5
		By Balance, 31 December 1856, at the Bank of England - - - - -	3,222 19 11
	£. 38,293 5 6		£. 38,293 5 6

J. Gaselee, }
Jno. O. Jones, } Directors.

We have carefully examined this account, and find the same to be correct,

Josiah T. Paul, }
Edwin Ball, }
Wm. Parke, } Auditors.
Jas. W. Taylor, }

9.—LONDON AND PROVINCIAL LAW ASSURANCE SOCIETY—continued.

(3.)—BALANCE SHEET from 1 January 1857 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
To Balance from 31st December 1856 at the Bank of England	£.	s. d.	By Proprietors' dividends	£.	s. d.
	3,222	19 11		2,597	11 -
„ Premiums (new)	£.	s. d.	„ Ground-rent	£.	s. d.
	4,254	18 5		79	18 6
„ „ (renewals)	20,728	7 -	„ Rates and taxes (including income tax)	203	12 1
	24,983	5 5	„ Coals	17	17 -
„ Consideration for annuities	3,326	10 4	„ Law charges	61	7 10
„ Dividends and interest on investments	6,568	7 1	„ Insurance of house, repairs, and furniture	30	16 4
„ Commission on re-assurances	119	16 11	„ Directors	693	- -
„ Claims under re-assurances	1,000	- -	„ Auditors	21	- -
	£.	s. d.	„ Salaries to actuary, secretary, physician, and clerks	751	18 2
„ Loans repaid	25,259	18 6	„ Stationery and printing	132	15 2
„ Produce of stock sold	2,790	- -	„ Advertisements	104	9 -
	28,049	18 6	„ Policy and annuity deed stamps	85	17 -
„ Fines for revival of lapsed policies	3	11 -	„ Petty cash, including postage	58	18 10
The Society's Investments on the 31st December 1857, as follows:—			„ Fees to medical referees	70	17 6
£.	s. d.		„ Power of attorney	1	1 6
16,405	1 2 -	£. 3 per Cent. Consols.		2,313	3 11
21,244	8 6 -	New 3 per Cent. Annuities.	„ Commission	1,261	18 3
2,691	15 10 -	3 per Cent. Reduced Annuities.	„ Expenses incurred in the extension of agencies	665	18 4
18,500	- - -	Great Western Railway Debentures.	„ Premiums for re-assurances	1,982	3 3
5,000	- - -	London and North Western Railway Debentures.	„ Annuities paid	649	4 3
98,941	3 11 -	On mortgage, &c.	„ Claims under nine policies, including bonuses	11,347	6 -
6,500	- - -	On deposit at London and Westminster Bank.	„ Bonuses paid in cash	532	18 -
1,500	- - -	On deposit at Union Bank of London.	„ Consideration for surrendered policies	635	- 11
6,305	15 1 -	Society's house.		£.	s. d.
			„ Investments, viz.:—Loans	33,324	16 1
			Stock purchased	10,141	17 6
				43,466	13 7
			„ Balance, 31 December 1857, at the Bank of England	1,785	15 1
			„ „ in hand	36	16 7
				1,822	11 8
£.	67,274	9 2	£.	67,274	9 2

J. Gaselee, } Directors.
Jno. O. Jones, }

We have carefully examined this account, and find the same to be correct.

Josiah T. Paul, } Auditors.
Wm. Parke, }
Edwin Ball, }
Jas. W. Taylor, }

9.—LONDON AND PROVINCIAL LAW ASSURANCE SOCIETY—*continued.*

(4.) BALANCE SHEET from 1 January 1858 to December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from 31 December 1857:	£.	s. d.	By Proprietors' Dividends	-	-
At the Bank of England - - -	1,785	15 1			2,876 11 -
In hand - - - - -	36	16 7		£.	s. d.
			- Ground rent, less 2 l. 2 s. Property tax	81	18 -
	1,822	11 8	- Rates and taxes, including income tax	150	19 1
- Premiums (New) - - - - -	6,419	8 6	- Coals - - - - -	13	4 -
- Ditto - (Renewals) - - - - -	24,028	7 10	- Law charges - - - - -	28	6 4
	30,447	16 4	- Insurance of house, repairs, and furniture	13	- 6
- Consideration for Annuities - - - - -	288	2 -	- Directors - - - - -	486	3 -
- Dividends and interest on investments - - - - -	7,093	7 6	- Auditors - - - - -	21	- -
- Commission on re-assurances - - - - -	141	12 4	- Salaries to Actuary, and Secretary, Phy-	800	- -
- Surrender of re-assurances - - - - -	137	6 1	sician, and Clerks - - - - -		
- London and North Western Railway } 5,000 - -			- Stationery and printing - - - - -	130	9 11
debentures repaid - - - - -			- Advertisements - - - - -	108	1 4
- Loans repaid - - - - -	9,439	19 1	- Policy and annuity deed stamps - - - - -	100	13 6
	14,439	19 1	- Petty cash, including postage - - - - -	88	13 2
- Fines for revival of lapsed policies - - - - -	9	12 9	- Fees to medical referees - - - - -	87	13 6
					2,110 2 4
The Society's Investments on 31 December 1858 were as follows:			- Commission - - - - -		1,563 3 3
£.	s.	d.	- Expenses incurred in the extension of agencies - - - - -		484 - 6
16,405	1 2	- 3 l. per Cent. Consols.	- Premiums on re-assurances - - - - -		2,516 12 7
21,244	8 6	- New Three per Cent. Annuities.	- Annuities paid - - - - -		803 18 10
2,691	15 10	- 3 l. per Cent. Reduced Annuities.	- Claims under 11 policies, including bonuses - - - - -		7,055 8 10
18,500	- -	- Great Western Railway Debentures.	- Bonuses commuted for cash - - - - -		27 2 -
122,053	8 6	- Mortgages and other Investments.	- Considerations for surrendered policies - - - - -		2,035 3 6
3,500	- -	- { On deposit at London and Westminster Bank.	- Investments - - - - -		30,552 3 8
2,500	- -	- On deposit at Union Bank of London.	- Balance, 31 December 1858 :		
6,305	15 1	- Society's house.	At the Bank of England - - - - -	£.	4,335 14 6
			In hand - - - - -	20	6 9
					4,356 1 3
	£.	54,380 7 9		£.	54,380 7 9

H. S. Law, } Directors.
C. F. Bloxam, }

We have carefully examined this Account, and find the same to be correct.

Edwin Ball, } Auditors.
Wm. Parke, }
Jas. W. Taylor, }
Josiah T. Paul, }

9.—LONDON AND PROVINCIAL LAW ASSURANCE SOCIETY—continued.

(7.) BALANCE SHEET from 1 January 1861 to 31 December 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£. s. d.	£. s. d.
To Balance from 31st December 1860:			By Proprietors' dividends - - - - -	- - -	3,472 10 8
At the Bank of England - - 327 7 7			- Rates and taxes (including income tax) -	142 11 1	
At the Union Bank of London - 2,396 14 11			- Coals - - - - -	19 16 -	
In hand - - - - - 53 5 6			- Law charges - - - - -	16 7 11	
	2,777	8 -	- Insurance of house, repairs and furniture	26 10 3	
To Premiums (new) - - - - 6,077 4 3			- Directors - - - - -	530 13 4	
- Ditto (renewal) - - - - 33,284 6 5			- Auditors - - - - -	21 - -	
	39,361	10 8	- Salaries to actuary, and secretary, physician and clerks - - - - -	1,033 - 2	
-- Dividends and interest - - - - -	9,761	2 11	- Fees to actuary and clerks for quinquennial valuation - - - - -	152 5 -	
-- Fines for revival of lapsed policies - - - - -	33	1 3	- Powers of attorney - - - - -	8 12 -	
-- Investments repaid - - - - -	21,879	7 10	- Stationery and printing - - - - -	146 19 5	
-- Consideration for annuities - - - - -	1,390	10 10	- Advertisements - - - - -	40 4 6	
-- Commission on re-assurances - - - - -	154	10 -	- Policy and annuity stamps - - - - -	81 15 -	
-- Bonus on re-assurance policy - - - - -	20	12 -	- Petty cash, including postage - - - - -	124 19 -	
			- Fees to medical referees - - - - -	78 4 6	
The Society's Investments on the 31st December 1861 were as follows:				2,422 18 2	
£. s. d.			- Commissions - - - - -	1,858 8 6	
5,000 - - - 3 per Cent. Consuls,			- Premiums on re-assurances - - - - -	2,824 14 10	
10,244 8 6 - New 3 per Cent. Annuities.			- Annuities paid - - - - -	971 3 2	
2,691 15 10 - 3 per Cent. Reduced Annuities.			- Claims under 15 policies, including bonuses - - - - -	21,178 - -	
10,000 - - - London and North Western Railway Debentures.			- Bonuses paid in cash - - - - -	2,741 13 -	
10,000 - - - London and South Western Railway Debentures.			- Consideration for surrendered policies - - - - -	1,123 11 8	
200,541 4 1 - Mortgage and other investments.			- Investments - - - - -	34,097 15 3	
5,800 - - - Society's house.			- Premiums returned - - - - -	6 14 11	
			- Balance, 31st December 1861 :		
			At the Bank of England - - - £. 327 7 7		
			At the Union Bank of London - 4,111 10 7		
			In hand - - - - - 241 15 2		
				1,650 13 1	
	£.	75,378 3 6		£.	75,378 3 6

We have carefully examined this account, and find the same correct.

9 May 1862.

Rowland Nevill Bennett, } Directors.
W. Bell,
Edwin Ball, }
James W. Taylor, } Auditors.
Josiah T. Paul, }
Philip Roberts, }

10.—NEW PROTECTING SOCIETY.

Nothing added to what was contained in the previous Returns.

11.—SOVEREIGN LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - -	48, St. James's-street, St. James's.
OBJECTS - - - - -	{ Life Assurance; the granting of Loans upon a novel System; the Purchase and Sale of Annuities, Reversionary, Contingent, Expectant, and other Interests; and generally the transaction of all matters usually known as Life Assurance, or connected therewith.
DATE OF COMPLETE REGISTRATION - - -	9 January 1846.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 9 October 1854 to 31 December 1855.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
Balance, 9 October 1854:		Claims paid during 15 months	4,649 17 -
Amount on advance - - - - -	62,917 15 4	Surrendered policies - - - - -	510 11 6
Railway Debenture Bonds - - - - -	5,000 - -	Premiums returned - - - - -	255 18 8
Cash at bankers - - - - -	2,224 14 2	Premiums on cross assurances - - - - -	1,442 18 11
Lease, furniture, &c. - - - - -	1,590 8 -	Paid annuitants - - - - -	479 12 10
Stamps in hand - - - - -	96 5 -	Dividends to Proprietors - - - - -	2,304 11 -
Due from agents - - - - -	108 17 3	Commission allowed - - - - -	604 16 6
Cash in hand - - - - -	55 6 9		
		Current expenses for 15 months:	
Income, viz.:		Directors' fees - - £. 625 - -	
Premiums received:		Auditor's fees - - 25 - -	£. s. d.
On new policies - £. 4,870 9 10			650 - -
On renewed policies 14,604 2 -		Salaries of officers - - - - -	1,321 18 1
	19,474 11 10	Medical fees - - - - -	294 14 7
Interest received - - - - -	4,165 2 9	Law expenses - - - - -	73 4 8
	23,639 14 7	Stationery - - - - -	£. 50 8 3
Consideration received for Annuities:		Printing - - - - -	202 19 8
Immediate - - - - -	900 - -	Engraving - - - - -	44 12 -
Contingent - - - - -	167 18 2		297 19 11
Temporary advance - - - - -	5,000 - -	Policy and receipt stamps - - - - -	80 4 -
	1,067 18 2	Postages, &c. - - - - -	71 17 3
		Rent paid - - - - -	£. 426 - -
		Less amount received - - - - -	258 15 -
			167 5 -
		Income and other taxes - - - - -	148 7 8
		House and office expenses - - - - -	224 1 4
		Fire insurance - - - - -	9 18 -
		Miscellaneous charges - - - - -	142 10 -
			3,482 - 6
		Extra Expenditure:	
		Special fees to accountants - - - - -	106 14 -
		Repairs to house - - - - -	160 - -
		Advertisements - - - - -	963 19 -
		Salaries to travelling agents - - - - -	500 - -
		Expenses of travelling and other agencies - - - - -	1,038 11 4
		Repayment of temporary advance - - - - -	2,500 - -
		Balance on advance account written off - - - - -	696 17 6
		Balance, 31 December 1855, viz.:—	
		Amount at interest, 9 October 1854	£. 62,917 15 4
		Since advanced - - - - -	33,487 15 1
			96,405 10 5
		Since repaid - - - - -	32,484 15 9
			63,920 14 8
		Amount on advance, 31 December 1855	
		Freehold property - - - - -	8,800 - -
		Railway debenture bonds - - - - -	5,000 - -
		Cash at bankers - - - - -	2,408 11 3
		Stamps and cash in hand - - - - -	128 6 10
		Lease, furniture, &c. - - - - -	1,590 8 -
		Due from agents - - - - -	156 9 9
			82,004 10 6
	£. 101,700 19 3		£. 101,700 19 3

We, the undersigned, have examined the foregoing balance sheet, and compared the items it comprises with the several books and accounts relating thereto, and have found the same to be correct.

London 14 April 1856.

H. Luard,
Miles Miley,
Joseph Wilkinson, } Auditors.

Arthur Lennox.
John Gardiner.
John Ashburner.

H. D. Davenport, Secretary.

12.—HALIFAX, BRADFORD, AND KEIGHLEY FIRE AND LIFE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

13.—SOUTH SHIELDS MARINE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

14.—SOLICITORS AND GENERAL LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS	- - - - -	52, Chancery-lane, Middlesex.
OBJECTS	- - - - -	{ To grant Assurances on Lives or Survivorships, or the joint continuance of two or more Lives, to grant and secure Endowments, &c., or provision for Children, to purchase and sell Annuities, to grant Loans, to purchase and sell Reversionary and Contingent Estates, and for all other the purposes of a Life Assurance Society.
DATE OF COMPLETE REGISTRATION	- - -	6 April 1846.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 December 1854 to 31 December 1855.

RECEIPTS.				EXPENDITURE.			
31 Dec. 1854:				31 Dec. 1855:			
To Balance in hand	-	-	£, 1,602 6 8	By Amount paid for printing, stationery, and almanacs	-	-	£. 254 18 6
- Amount on deposit at bankers	-	-	7,000 - -	- Office expenses	-	-	226 12 -
- Amount due from agents	-	-	519 1 6	- Advertising	-	-	142 18 -
				- Medical fees	-	-	78 4 6
				- Policy stamps	-	-	64 3 -
				- Charges of management, viz.:			
31 Dec. 1855:				Agents' charges and postages, carriage of			
To amount received for premiums, viz.:				almanacs, &c.	-	£. 152 14 1	
	New Policies.	Renewals.		Auditors' fees and travelling expenses	-	64 13 -	
	£. s. d.	£. s. d.		Directors' fees, per vote	-	500 -	
On the participating class	1,859 13 5	13,303 18 10		Salaries (inclusive of medical officers and consulting actuary)	-	1,100 - -	
On the non-participating class	1,940 1 3	5,180 3 11		Rent, less income tax	-	122 2 11	
£.	3,799 14 8	18,484 2 9		Rates, taxes, &c.	-	109 4 8	
							2,018 14 8
Immediate annuities	-	-	22,283 17 5	By Commission	-	-	1,242 10 3
Commission on cross assurances	-	-	674 - -	- Interest to shareholders	-	-	1,038 5 -
Interest, viz.:			51 7 10	- Dividends to ditto	-	-	53 15 11
Discounts on claims paid	-	£. 21 11 11		- Extra commission	-	-	25 11 5
Dividends on stock	-	478 2 6		- Surrendered policies	-	-	258 4 -
Interest on loans	-	2,056 19 -		- Premiums on cross assurances	-	-	848 14 -
Interest on deposit account	-	244 11 9		- Annuityants	-	-	1,299 19 2
				- Claims	-	-	4,627 19 2
				- Amount loaned on security	-	-	10,546 6 6
Loans repaid	-	-	2,601 5 2	At deposit account, London Joint Stock Bank	-	-	11,000 - -
Fees on transfer of shares	-	-	2,023 17 1	Due from agents	-	-	279 16 10
			10 16 -	By Balance, viz.:			
				Cash at bankers	-	£. 2,882 6 7	
				Ditto in secretary's hands	-	47 11 7	
							2,929 18 2
							£. 36,966 11 8
			36,966 11 8				

PARTICULARS of the FUNDS and PROPERTY of the Society on 31 December 1855.

	£.	s.	d.
Stock in names of Trustees, viz.:			
New Three per Cents.	£.	12,000	- -
Consols	-	5,000	- -
Loans on security			17,000 - -
Amount on deposit with London Joint Stock Bank			49,472 11 -
House furniture, fixtures, &c.			11,000 - -
Amount due from agents			3,695 1 11
Cash balance at bankers			279 16 10
In secretary's hands	£.	2,882 6 7	
		47 11 7	
			2,929 18 2

Audited and found correct.

*Robert William Hund, Stafford,
John Jackson Blandy, Reading,
Richard Nation, Orchard-street,
Montague Gosset, 4, Coleman-st.,* } Auditors.

Jno. Michtl. Morris, } Directors.
Js. Torr, }

London, 22 April 1856.

14.—SOLICITORS AND GENERAL LIFE ASSURANCE SOCIETY—continued.

(2.) BALANCE SHEET from 31 December 1855 to 31 December 1856.

RECEIPTS.				EXPENDITURE.											
				£.	s.	d.					£.	s.	d.		
31 December 1855 :								31 December 1856 :							
To balance in hand - - - £. 2029 18 2				14,209	15	-	By amount paid for printing, stationery, and almanacs -				117	17	-		
- Amount on deposit - - - 11,000 - -							" " Office expenses - - - -				161	16	-		
- Amount due from agents - - - 279 16 10							" " Advertising - - - -				30	6	-		
								" " Medical fees - - - -				100	5	6	
								" " Policy stamps - - - -				57	17	6	
31 December 1856 :								By Charges of Management, viz. :							
To Amount received for premiums, &c. :								- Agents' charges, postages, and general expenses - - - - £. 256 14 6							
								Actuary's fee for valuation - - - 105 - -							
								Auditors' fees and travelling expenses - 49 3 -							
								Directors' fees, per vote - - - 500 - -							
								Salaries (inclusive of medical officers and consulting actuary) - - - - 1,129 16 3							
								Rent, less income tax - - - - 121 6 8							
								Rates, taxes, &c. - - - - 94 - -							
				24,092 18 4								2,256 - 5			
Immediate annuities - - - -				280 - -								Commission - - - - 1,424 14 7			
Commission on cross assurances - - -				53 8 -								Interest to shareholders - - - - 998 12 4			
- Interest, viz. :												Dividends to ditto - - - - 897 4 4			
Discount on claim paid - - - £. 3 5 9												Extra commission - - - - 906 5 7			
Dividends on stock - - - - 476 - -												Surrendered policies - - - - 332 19 5			
Interest on loans - - - - 2,451 3 6												Premiums on cross assurances - - - - 842 13 9			
Interest on deposit account - - - 431 6 1				3,361 15 4								Annuitants - - - - 1,359 4 1			
												Claims - - - - 7,104 4 9			
Loans repaid - - - -				4,054 15 -								By amount loaned on security - - - - 14,116 - 6			
Fees on transfers - - - -				8 8 -								" At deposit account, London Joint Stock Bank - 13,000 - -			
												" Due from agents - - - - 261 3 7			
												" Stamps on hand - - - - 3 7 6			
												By balance, viz. at bankers - - - £. 2,017 5 -			
												" In secretary's hands - - - 73 1 4			
												2,090 6 4			
£.				46,060 19 8								£. 46,060 19 8			

PARTICULARS of the FUNDS and PROPERTY of the Society on the 31st December 1856.

	£.	s.	d.
Stock in names of trustees, viz.—New 3 per cents.	£. 12,000	-	-
" " Consols	5,000	-	-
	17,000	-	-
Loans on security	59,121	9	6
Amount on deposit with London Joint Stock Bank	13,000	-	-
House, furniture, fixtures, &c.	3,695	1	11
Amount due from agents	261	3	7
Cash at bankers and in house	2,090	6	4
Stamps on hand	3	7	6

Audited and found correct.

Robert William Hand, Stafford,
Richard Nation, Orchard-street,
John Jackson Bland, Reading,
Montague Gosset, 4 Coleman-street, } Auditors.

London, 21 April 1857.

John Fenblanque, }
Wm. Withall, } Directors.

14.—SOLICITORS AND GENERAL LIFE ASSURANCE SOCIETY—*continued.*

(3.) BALANCE SHEET from 31 December 1856 to 31 December 1857.

RECEIPTS.				EXPENDITURE.				
31 December 1856 :				31 December 1857 :				
To Balance in hand - - -	£.	s.	d.	By Amount paid for printing, stationery and almanacs -	£.	s.	d.	
- Amount on deposit - - -	2,090	6	4	- " " Office expenses - - -	189	-	8	
- Amount due from agents - - -	13,000	-	-	- " " Advertising - - -	265	1	11	
- Stamps on hand - - -	261	3	7	- " " Medical fees - - -	38	10	8	
	3	7	6	- " " Policy stamps - - -	103	8	-	
					89	9	-	
				Charges for Management, viz. :—				
				Agents' charges, postages, and general expenses - - -	£.	s.	d.	
				Auditors' fees and travelling expenses - - -	60	9	4	
				Directors' fees per vote - - -	49	3	-	
				Salaries (inclusive of medical officers and consulting actuary) - - -	700	-	-	
				Rent, less income tax - - -	1,258	13	-	
				Rates, taxes, &c. - - -	122	11	1	
				Law charges - - -	119	19	-	
					120	15	2	
					2,431	10	7	
				By Commission - - -	1,487	14	11	
				- Interest to shareholders - - -	914	5	5	
				- Dividends to ditto - - -	61	13	9	
				- Extra commission - - -	23	15	4	
				- Surrendered policies - - -	981	15	5	
				Premiums on Re-assurances, viz. :				
				On participating class - - -	634	19	4	
				On non-participating class - - -	801	1	3	
					1,436	-	7	
				Annuitants - - -	1,299	15	7	
				Claims - - -	11,125	4	-	
				Loans on security - - -	39,128	17	2	
				By amount at deposit account, London Joint Stock Bank -	1,000	-	-	
				- " Due from agents - - -	377	3	-	
				- " Stamps on hand - - -	1	18	6	
				By balance, viz. :—				
				At bankers - - -	£. 1,596	14	-	
				In secretary's hands - - -	53	7	2	
					1,650	1	2	
					£.	62,605	6	1
					£.	62,605	6	1

PARTICULARS of the FUNDS and PROPERTY of the Society on the 31st December 1857.

Stock in Names of Trustees, viz. :—													£.	s.	d.	
12,000 l. New Three per Cents, at 93 $\frac{7}{8}$	-	-	-	-	-	-	-	-	-	-	-	-	11,265	-	-	
5,000 l. Consols - at 93 $\frac{3}{4}$	-	-	-	-	-	-	-	-	-	-	-	-	4,687	10	-	
Loans on security - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	85,072	16	6	
Amount of deposit with London Joint Stock Bank	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-	-	
House, furniture, fixtures, &c. - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	3,695	1	11	
Amount due from agents - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	377	3	-	
Stamps on hand - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	1	18	6	
Cash at bankers and in house - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	1,650	1	2	
													£.	107,749	11	1

Audited and found correct.

Robert William Hand, Stafford,
Montague Gosset, 4, Coleman-street,
John Jackson Blandy, Reading,
Richard Nation, Orchard-street,
Thomas Ravotins, Wimbourne,

Auditors.

John Thomas Church,
William Rudall,

Directors.

London, 21 April 1858.

14.— SOLICITORS AND GENERAL LIFE ASSURANCE SOCIETY—*continued.*

(4.) BALANCE SHEET from 31 December 1857 to 31 December 1858.

RECEIPTS.				EXPENDITURE.										
31 December 1857 :				£.	s.	d.	31 December 1858 :				£.	s.	d.	
To Balance in hand -	-	-	-	£. 1,650	1	2	By Printing, stationery, and almanacs -	-	-	-	-	296	1	-
- Amount on deposit -	-	-	-	1,000	-	-	- Office expenses -	-	-	-	-	260	14	4
- „ due from agents -	-	-	-	377	3	-	- Advertising -	-	-	-	-	32	2	-
- „ stamps on hand -	-	-	-	1	18	6	- Medical fees -	-	-	-	-	85	10	6
							- Policy stamps -	-	-	-	-	113	12	-
				3,029	2	8	By Charges of management, viz. :							
31 December 1858 :							Agents' charges, postages, and general ex-							
To Amount received for premiums, viz. :							penses -	-	-	-	£. 57	5	9	
	New Policies.		Renewals.				Auditors' fees and travelling expenses -	-	-	-	117	9	-	
	£.	s.	d.	£	s.	d.	Directors' fees, as per vote -	-	-	-	700	-	-	
On the participating							Salaries (inclusive of medical officers and							
class -	1,560	15	10	17,784	18	8	consulting actuary) -	-	-	-	1,280	-	-	
On the non-participat-							Rent -	-	-	-	126	9	8	
ing class -	2,899	17	5	6,951	4	10	Rates and taxes -	-	-	-	105	8	7	
	£.	4,460	13	24,736	3	6								2,386 13 -
				29,196	16	9	- Commission -	-	-	-	-	-	-	1,669 10 1
- Consideration received for immediate annuities -	-	-	-	695	-	-	- Interest to shareholders -	-	-	-	-	-	-	952 12 -
- Commission on re-assurances -	-	-	-	137	14	6	- Dividends to ditto -	-	-	-	-	-	-	42 4 4
To Amount received for interest, viz. :							- Extra commission -	-	-	-	-	-	-	7 5 5
Discount on claims paid -	-	-	-	£. 4	1	8	- Surrendered policies -	-	-	-	-	-	-	1,038 6 2
Dividends on stock -	-	-	-	497	5	-	By Premiums on re-assurances, viz. :							
Interest on loans -	-	-	-	3,362	1	6	On participating class -	-	-	-	£. 610	18	8	
Interest on deposit account -	-	-	-	49	13	9	On non-participating class -	-	-	-	1,532	4	-	
				3,913	1	11								2,143 2 8
- Amount of loans repaid -	-	-	-	4,004	8	7	- Annuitants -	-	-	-	-	-	-	1,424 11 5
- Fees on transfer of shares -	-	-	-	10	16	-	- Claims -	-	-	-	-	-	-	10,479 9 9
				£.	40,987	-	- Loans on security -	-	-	-	-	-	-	12,507 4 -
							- Amount at deposit account, London Joint Stock Bank -	-	-	-	-	-	-	4,500 - -
							- „ due from agents -	-	-	-	-	-	-	451 - 11
							- Stamps on hand -	-	-	-	-	-	-	2 1 -
							- Balance at bankers' -	-	-	-	£. 2,548	15	-	
							In secretary's hands -	-	-	-	44	4	10	
														2,592 19 10
											£.	40,987	-	5

PARTICULARS of the FUNDS and PROPERTY of the Society on the 31st December 1858.

	£.	s.	d.
Stock in names of trustees, viz., 12,000 l. New 3 Per Cents. at 97 $\frac{1}{8}$ -	11,655	-	-
" " 5,000 l. Consols at 96 $\frac{3}{4}$ -	4,837	10	-
Loans on security -	93,575	11	11
Amount on deposit with London Joint Stock Bank -	4,500	-	-
House, furniture, fixtures, &c. -	3,695	1	11
Amount due from agents -	451	-	11
Policy stamps on hand -	32	8	6
Cash balances, viz. : at bankers' -	2,548	15	-
" " in secretary's hands -	44	4	10
	£.	121,339	13 1

Audited and found correct.

Robert William Hand, Stafford,
Richard Nation, Orchard-street, Portman-square,
Montague Gosset, 4 Coleman-street,
Thomas Rawlins, Wimborne, Minster,

William Rudall,
William Withall, } Directors.

London, 7 May 1859.

14.—SOLICITORS AND GENERAL LIFE ASSURANCE SOCIETY—continued.

(5.) BALANCE SHEET from 31 December 1858 to 31 December 1859.

RECEIPTS.				EXPENDITURE.			
31 December 1858 :				31 December 1859 :			
To Balance in hand	-	-	£. 2,592 19 10	By Printing, stationery, and almanacks	-	-	281 16 8
On deposit with bankers	-	-	4,500 - -	- Office expenses	-	-	270 19 9
Due from agents	-	-	451 - 11	- Advertising	-	-	17 19 -
Of stamps on hand	-	-	2 1 -	- Medical fees	-	-	67 4 -
			7,546 1 9	- Policy stamps	-	-	55 9 -
31 December 1859 :				By Charges of Management, viz. :			
	New Policies.	Renewals.		Agents' charges, postages and general expenses	-	£. 72 5 3	
To Premiums :	£. s. d.	£. s. d.		Auditors' fees and travelling expenses	-	93 16 -	
On the participating class	2,028 16 4	18,473 11 1		Directors' fee, as per vote	-	700 - -	
On the non-participating class	1,590 12 -	8,679 6 11		Salaries inclusive of medical officers and consulting actuary	-	1,280 - -	
£.	3,619 8 4	27,152 18 -		Rent	-	127 5 10	
			30,772 6 4	Rates and taxes	-	94 11 6	
To Consideration for immediate annuities	-	-	2,100 - -	Fire insurance, less bonus	-	20 16 10	
- Claim on re-assurance policy	-	-	50 - -	Law charges	-	90 9 6	
- Commission on re-assurances	-	£. 108 15 2					2,479 4 11
- Fees on transfer of shares	-	6 6 -		By Commission	-	-	1,706 8 9
- Fine on renewal of policy	-	1 10 -		- Interest to shareholders	-	-	971 2 -
- Stamps	-	2 1 -		- Dividends to ditto	-	-	29 17 6
			118 12 2	- Extra commission	-	-	19 2 3
To Interest, viz. :				- Surrendered policies	-	-	1,173 15 6
Dividends on stock	-	£. 493 7 6		By Premiums on Re-assurances, viz. :			
Interest on deposits	-	165 7 10		On the participating class	-	£. 740 18 3	
Interest on loans	-	4,029 - 7		On the non-participating class	-	1,300 12 -	
Discount on claims and policy stamps	-	4 14 4					2,041 10 3
			4,692 10 3	By Annuityants	-	-	1,290 - 7
To loans repaid	-	-	5,137 19 4	- Claims	-	-	9,917 4 6
				- Loans on security	-	-	6,859 1 1
			50,417 9 10	By Balance, viz. :			
				On deposit with bankers	-	£. 11,500 - -	
				Due from agents	-	631 1 4	
				At bankers	-	11,078 - 9	
				In secretary's hands	-	27 12 -	
							23,236 14 1
							£. 50,417 9 10

PARTICULARS of the FUNDS and PROPERTY of the Society on the 31st day of December 1859.

	£.	s.	d.
Stock in names of trustees, viz.—£. 12,000 New 3 per Cents. at 95½	11,490	-	-
" " " £. 5,000 Consols at 95½	4,787	10	-
Loans on security	95,295	13	8
Amount on deposit with bankers	11,500	-	-
House furniture and fixtures	3,695	1	11
Amount due from agents	631	1	4
Policy stamps on hand	16	16	6
Cash balances, viz.—at bankers	£. 11,078	-	9
" " In secretary's hands	27	12	-
	11,105	12	9
	£. 138,522	16	2

Audited and verified by us,

Robert William Hand, Stafford,
Richard Nation, Orchard-street, Portman-square, } Auditors.
Montague Gosset, 4, Coleman-street,
Thomas Rawlins, Wimborne, Dorset, }

W. Jones, } Directors.
W. Rudall, }

London, 1 May 1860.

14.—SOLICITORS AND GENERAL LIFE ASSURANCE SOCIETY—continued.

(6.) BALANCE SHEET from 31 December 1859 to 31 December 1860.

RECEIPTS.				EXPENDITURE.			
31 December 1859:				31 December 1860:			
To Balance, viz.:			£. s. d.	By Printing, stationery, and almanacks	- - -	220 10 4	
On deposit with bankers	-	£. 11,500 - -		- Office expenses	- - -	248 15 2	
Due from agents	- - -	631 1 4		- Advertising	- - -	54 7 4	
At bankers	- - -	11,078 - 9		- Medical fees	- - -	63 15 6	
In secretary's hands	- - -	27 12 -		- Policy stamps	- - -	87 1 -	
			23,236 14 1	By Charges of Management, viz.:			
31 December 1860:				Agents' charges, postages, and general expenses, &c.	- - -	£. 65 19 1	
To Premiums:	New Policies.	Renewals.		Auditors' fees, and travelling expenses	- - -	93 16 -	
	£. s. d.	£. s. d.		Directors' fee, as per vote	- - -	700 - -	
On the participating class	2,338 2 10	19,125 15 1		Salaries (inclusive of medical officers and consulting actuary)	- - -	1,279 10 -	
On the non-participating class	1,824 - 6	9,002 15 10		Rent	- - -	124 9 -	
	£. 4,157 3 4	28,128 10 11		Rates and taxes	- - -	107 9 5	
			32,285 14 3	Fire insurance	- - -	7 9 6	
To Consideration for immediate annuities	- - -	500 - -				2,378 13 -	
- Claim on re-assurance policy	- - -	50 - -		By Commission	- - -	1,693 11 2	
- Surrender of re-assurance policies	- - -	152 5 6		- Interest to shareholders	- - -	1,006 - 6	
- Commission on re-assurances	- - -	144 11 4		- Dividends to shareholders	- - -	17 15 7	
- Fees on transfer of shares, and fines on renewals	- - -	7 1 -		- Extra commission	- - -	21 17 -	
To Interest, viz.:				- Surrendered policies	- - -	1,521 5 1	
Dividends on stock	- - -	£. 1,133 12 11		By Premiums on re-assurances, viz.:			
Interest on deposit and current accounts with bankers	- - -	441 11 8		On the participating class	- - -	£. 726 3 10	
Interest on loans	- - -	4,306 1 7		On the non-participating class	- - -	1,367 16 7	
Discount on claims and policy stamps	- - -	15 11 8				2,094 - 5	
			5,896 17 10	By Annuitants	- - -	1,373 14 11	
To Stock:				- Claims	- - -	11,178 14 9	
Sale of 2,000 Victoria Government Bonds	- - -	2,148 15 -		- Loans	- - -	20,173 14 10	
To Loans repaid	- - -	29,327 10 8		By Stock:			
		£. 93,749 9 8		Purchase of 30,000 l. Canada Government Bonds	- - -	£. 30,687 10 -	
				" 10,000 l. Victoria Government Bonds	- - -	10,825 - -	
				" 8,000 l. Consols	- - -	7,600 - -	
						49,112 10 -	
				By Balance, viz.:			
				Due from agents	- - -	79 5 8	
				Cash at bankers	- - -	2,393 7 3	
				" in secretary's hands	- - -	30 10 2	
						2,503 3 1	
						£. 93,749 9 8	

BALANCE SHEET of the Society 31st day of December 1860.

	£. s. d.		£. s. d.
To Paid capital fund	- - - - - 25,000 - -	By Stock:—Invested in the Purchase of—	
- General fund	- - - - - 129,886 12 8	12,000 l. New 3 per Cents.	- - - - -
		13,000 l. Consols	- - - - -
		30,000 l. Canada Government Bonds	- - - - -
		8,000 l. Victoria ditto	- - - - -
		- Lease of premises	- - - - - 550 - -
		- Building account	- - - - - 2,533 8 8
		- Loans	- - - - - 86,142 17 10
		- Policy stamps in hand	- - - - - 34 14 -
		- Balance due from agents	- - - - - 79 5 8
		- Cash at bankers	- - - - - 2,393 7 3
		- " in secretary's hands	- - - - - 30 10 2
	£. 154,886 12 8		£. 154,886 12 8

Audited and verified by us,

Robert William Hand, Stafford,
Richard Nation, 4, Orchard-street, Portman-square,
Montague Gosset, 4, Coleman-street,
William R. Harris, 3, Copthall Chambers,
Thomas Raulins, Wimborne, Minster, } Auditors.

S. E. Donne,
William Rudall, } Directors.

London, 30 April 1861.

15.—INDIA AND LONDON LIFE ASSURANCE COMPANY.

NOTHING added to what was contained in the previous Returns.

16.—LIVERPOOL IMPERIAL LOAN AND INVESTMENT COMPANY.

PLACE OF BUSINESS - - - - - 28, Gloucester-street, Liverpool.
OBJECTS - - - - - { To lend sums of Money of 15 £. and upwards, to receive Investments of Sums for which
Debentures to be given, and to effect insurances on Lives or other contingencies.
DATE OF COMPLETE REGISTRATION - - - 11 May 1846.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 January 1856 to 30 June 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Interest and fines - - - - -	714	15 7	By General expenses - - - - -	137	- 9
- Applications - - - - -	41	14 -	- Depositors' interest - - - - -	87	13 7
- Costs recovered - - - - -	3	16 9	- Shareholders' dividends - - - - -	334	8 10
- Rents - - - - -	62	1 -	Balance - - - - -	263	4 2
£.	822	7 4	£.	822	7 4

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Shareholders - - - - -	11,148	- -	By Borrowers - - - - -	14,384	18 10 ½
- Depositors - - - - -	3,350	18 10 ½	- Royal Bank - - - - -	531	11 9
- Dividends - - - - -	407	7 5			
- Treasurer - - - - -	10	4 4			
£.	14,916	10 7 ½	£.	14,916	10 7 ½

We hereby certify that the annexed balance sheet has been duly audited according to Act of Parliament and the deed of settlement of this company, and we pass the same as fair and correct.

John D. Walker, Jun., } Auditors.
James M' Muldrow, }
Peter M' Muldrow, } Directors.
William Sainsbury, }

17.—MITRE GENERAL LIFE ASSURANCE, ANNUITY, AND FAMILY ENDOWMENT ASSOCIATION.

NOTHING added to what was contained in the previous Return.

18.—MEDICAL, LEGAL, AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 449, West Strand.

OBJECTS - - - - - { The grant of Assurances on a Life or Lives and on Survivorships, or for limited terms, or contingently determinable, with or without participation in profits; the purchase and sale of Annuities, Immediate or Deferred; the grant of Endowments for Widows or for Children born or to be born, or for strangers, and all other provisions contingent on human life, or for terms certain; the grant of Loans on Real or Personal Security, whether secured by Assurances with the Society or not, and all other business usually conducted by societies of a like nature.
Also, after the sanction of an extraordinary general meeting of the Society, the Directors to have power to grant provisions by way of Annuities, or other periodical payments, during sickness of the Assured, to Members assuring 150*l.* or upwards.

DATE OF COMPLETE REGISTRATION - - 8 June 1846.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 25 March 1855 to 25 March 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Cash balance year ending 25 March 1855 - - -	20,460	2 9	Claims paid in the course of the year -	9,253	7 -
Annuity fund - - - - - £. 177 17 6			Surrendered policies - - - - -	134	1 -
Policy stamps - - - - - 30 2 6			Interest on shares - - - - -	238	12 -
Interest on loans - - - - - 219 8 8			Annuities - - - - -	406	15 2
Interest on investments - - - - - 311 8 1			Counter assurances - - - - -	468	8 -
Interest on shareholders' fund - - - - - 69 1 3			Policy stamps - - - - -	35	8 6
	807	18 -	Profit and loss on investments - - -	2	18 9
			Rent, taxes, and repairs of premises -	306	14 4
			Furniture and fittings - - - - -	21	12 6
			Salaries and wages - - - - -	761	2 6
			Advertisements - - - - -	75	19 8
Assurance premiums £. 13,947 14 10			Printing and stationery - - - - -	123	4 11
Less ½ credit premiums 1,913 13 4			Postage and carriage - - - - -	22	17 3
	12,034	1 6	Fees to medical examiners and referees -	240	3 6
Interest on ½ credit premiums - - - - - 95 13 8			Expenses of agencies and commissions -	808	4 7
Fines on revival - - - - - - 18 9			Miscellaneous expenses - - - - -	50	1 2
Stamp composition - - - - - - 8 2			Office expenses - - - - -	36	13 4
	12,131	2 1	Auditors' fees - - - - -	21	- -
			Directors' fees - - - - -	500	- -
			Law charges - - - - -	157	1 4
				3,124	15 1
			Balance in hand - - - - -		19,734 17 4
£.	33,399	2 10	£.	33,399	2 10

Examined.

Robert Smith,
Daniel Cornthwaite, } Directors.
Richard Jebb,

G. H. Barlow, Chairman.

22 April 1856.

We have examined this account, and find the same correct.

John Brown,
George Carew, } Auditors.
Edward Ray,
F. W. Remnant,

18.—MEDICAL, LEGAL, AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

(2.) RECEIPTS and EXPENSES for the Year ending 25 March 1857.

RECEIPTS.				EXPENDITURE.										
	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Cash balance, year ending 25 March 1856	-	-	-	19,734	17	4	Claims paid in the course of the year	-	11,081	11	5			
Annuity fund	-	-	-	1,072	19	2	Endowments	-	-	-	400	-	-	
Policy stamps	-	-	-	21	7	6	Annuities	-	-	-	411	-	9	
Interest on loans	-	-	-	165	6	9	Surrendered policies	-	-	-	60	3	4	
Interest on investments	-	-	-	197	13	-	Fees to medical examiners and referees	-	328	17	4			
Interest on shareholders' fund	-	-	-	96	10	8	Expenses of agencies and commission	-	1,106	1	1			
				1,553	17	1	Interest on shares	-	-	-	244	15	6	
							Counter assurances	-	-	-	416	7	6	
							Expenses incidental to amalgamation	-	615	5	-			
							Loss on sale of Exchequer Bills	-	-	9	4	5	14,673 6 4	
Assurance premiums	-	-	-	14,234	12	-	Current Expenses :							
Interest on $\frac{1}{2}$ credit premiums	-	-	-	104	13	10	Rent, taxes, and repairs of premises—							
Fines on revival	-	-	-	2	-	-	Rent and taxes, 335 <i>l.</i> 2 <i>s.</i> 1 <i>d.</i> ; repairs,							
Stamp composition	-	-	-	-	8	2	129 <i>l.</i> 10 <i>s.</i> 8 <i>d.</i>	-	-	-	464	12	9	
				14,341	14	-	Furniture and fittings	-	-	-	30	8	7	
							Salaries and wages	-	-	-	703	17	-	
							Advertisements	-	-	-	159	10	11	
							Printing and stationery	-	-	-	146	18	7	
							Postage and carriage	-	-	-	40	-	-	
							Policy stamps	-	-	-	40	15	6	
							Law charges	-	-	-	110	15	2	
							Miscellaneous expenses	-	-	-	43	11	9	
							Office expenses	-	-	-	41	-	-	
							Auditors' fees	-	-	-	21	-	-	
							Directors' fees	-	-	-	372	17	-	
													2,175 7 5	
							Investments :							
							Shareholders' Fund	-	-	-	3,449	16	6	
							Premiums on $\frac{1}{2}$ credit	-	-	-	2,093	16	8	
							Cash in 3 per Cents.	-	-	-	4,813	11	10	
							Do. loans	-	-	-	5,869	3	10	
							Do. at bankers	-	-	-	2,531	8	11	
							Do. in hands of secretary	-	-	-	23	17	1	
													18,781 14 10	
	£.			35,630	8	5					£.		35,630 8 5	

G. H. Barlow, Chairman.

Examined.

Robert Smith,
Richard Jebb, } Directors.
W. J. Little, }

We have examined this account, and find the same correct.

John Brown,
George Carew, } Auditors.
F. W. Remnant, }

6 May 1857.

19.—CATHOLIC LAW AND GENERAL LIFE ASSURANCE COMPANY.

Nothing added to what was contained in previous Returns.

20.—TONTINE LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

21.—MERCANTILE LIFE ASSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

22.—INDEMNITY INSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - - - Sunderland, Durham.
OBJECTS - - - - - { To insure mutually the Ships of the several Shareholders of the Association from Loss or
DATE of COMPLETE REGISTRATION - - - - - { Damage by Fire, Perils of the Sea, and other Risks and Adventures.
- 26 September 1846.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 18 June 1855 to 16 September 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Received from members for policy duty - - -	57	- 6	By Balance due secretary from last account - - -	150	8 8
- Drawn upon members:			- Policy duty and stamps - - -	£. 40	- -
For losses, averages, &c. - £. 5,498 5 11			- Inspector, 1½ year's salary - - -	45	- -
Less drawn in error - - - 8 7 6			- Inspector's survey, 1½ years - - -	11	5 9
	5,489	18 5	- Directors' fees and travelling expenses - - -	46	14 6
- Balance due the secretary - - - - -	254	18 6	- Inspector's travelling charges - - -	20	10 6
			- Office rent - - - - -	9	- -
			- Printing receipt and other stamps - - -	25	7 5
			- Registration fees - - - - -	2	18 -
			- Auditors' fees - - - - -	4	4 -
			- Subscription to Fisherman's Society two } years - - - - - }	5	- -
				210	- 2
			- Paid members for total losses - - -	2,209	4 -
			- Paid partial losses and salvages - - -	3,203	16 11
			- Paid premiums on laid-up ships - - -	30	7 8
				5,443	8 7
	5,803	17 5		£.	5,803 17 5

R. M. Hudson, }
Jas. R. Reed, } Directors.

AUDITORS' REPORT.

We, the undersigned Auditors, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows; viz.:
That the accounts and balance-sheet, which we do confirm, comprises a period from June 1855 to 17 September 1856.
That the aggregate sum contributed by the members is 5,546 l. 18 s. 11 d., which has been carried to the credit of the association.
That the sum of 150 l. 8 s. 8 d. is the balance due from the association to the secretary from the last account.
That the sum of 210 l. 0 s. 2 d. is the amount of all charges for policy, duty, salaries, directors, and auditors' fees, and other charges.
That the aggregate amount paid to members for losses and damages to their vessels, and for which the association was liable, is 5,443 l. 8 s. 7 d.
That the total receipts are 5,546 l. 18 s. 11 d.
That the total disbursements, including the above-named balance due to the secretary, is 5,803 l. 17 s. 5 d., leaving a balance due to the secretary of 254 l. 18 s. 6 d.
That the liabilities of the association consist of losses and damages sustained by the vessels of the members, the amount of which cannot as yet be ascertained.
That there are no assets of the association.

Dated 13 November 1856.

R. M. Hudson, }
Jas. R. Reed, } Auditors.

Joseph Potts, }
Richd. Robinson, } Directors.

22. —INDEMNITY INSURANCE ASSOCIATION—*continued.*

(2.) BALANCE SHEET from 16 September 1856 to 16 May 1857.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Received from members towards policy duty - -	54 12 -	By Balance due the secretary - - - - -	254 18 6
- Drawn upon the members for losses, averages, &c. - - - - £. 1,693 16 5		- Policy duty - - - - -	40 - -
- Proceeds of an anchor - - - - 5 7 -	1,699 3 5	- Inspector's salary, half year - - - £. 15 - -	
- Balance due the secretary - - - - -	172 2 10	- Inspector's surveys - - - - 4 11 -	
		- Directors' expenses - - - - 2 8 -	
		- Office rent - - - - 9 - -	
		- Printing, stationery, and stamps - - 10 3 1	
		- Auditors' fees - - - - 4 4 -	
		- Subscription to Fisherman's Society - 2 10 -	47 16 1
		- Paid members for total losses - - 200 - -	
		- Paid members for averages and salvage 1,383 3 8	1,583 3 8
£. 1,925 18 3		£. 1,925 18 3	

Joseph Potts, } Directors.
 Richd. Robinson, }
 R. M. Hudson, } Auditors.
 Jas. R. Reed, }

AUDITORS' REPORT.

We, the undersigned Auditors of the Indemnity Assurance Association, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows, viz. :—

That the accounts and balance-sheet, which we do confirm, comprises a period from 18 September 1856 to and with 16 May 1857.
 That the aggregate sum contributed by the members is 1,753 l. 15 s. 5 d., which has been carried to the credit of the association.
 That the sum of 254 l. 18 s. 6 d. is the balance due by the association to the secretary from the last account.
 That the sum of 87 l. 16 s. 1 d. is the amount of the charges paid on account of the management and policy duty.
 That the aggregate amount paid to members for losses and averages to their vessels is 1,583 l. 3 s. 8 d.
 That the total disbursements, including the above-named balance due to the secretary, is 1,925 l. 18 s. 3 d., leaving a balance due to the secretary of 172 l. 2 s. 10 d.
 That the liabilities of the association consist of various losses sustained by the vessels of the members, the amount of which is not yet ascertained.
 That there are no assets of the association.

16 May 1857.

R. M. Hudson, } Auditors.
 Jas. R. Reed, }

(3.) BALANCE SHEET from 16 May 1857 to 3 June 1858.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Received from members towards policy duty - -	46 7 -	By Balance due the secretary from last account - -	172 2 10
- Drawn upon the members for losses, averages, &c. - - - - £. 3,400 9 10		- Policy duty - - - - -	30 - -
- Less drawn in error - - - - 7 15 8	3,392 14 2	- Inspector's salary, one year - - - 30 - -	
- Cash received, proceeds of an anchor - - - - 3 - -		- Surveys - - - - - 5 10 3	
- Balance due the secretary - - - - -	159 11 8	- Directors' fees and expenses - - - 14 18 2	
		- Inspector and Mr. Hunter's travelling expenses - - - - 10 11 -	
		- Office rent - - - - 9 - -	
		- Printing, stationery, stamps, &c. - - 18 14 -	
		- Annual dinner to members - - - 9 14 11	
		- Auditors - - - - 4 4 -	
		- Subscription to Fisherman's Society - 2 10 -	
		- Secretary's salary - - - - 23 3 6	128 5 10
		- Paid members for total losses - - 2,256 18 9	
		- Paid averages and salvages - - - 1,014 5 5	3,271 4 2
£. 3,601 12 10		£. 3,601 12 10	

Joseph Potts, } Directors.
 Richd. Robinson, }
 R. M. Hudson, } Auditors.
 Jas. R. Reed, }

AUDITORS' REPORT.

We, the undersigned Auditors of the Indemnity Insurance Association, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows, viz. :—

That the accounts and balance-sheet, which we confirm, comprises a period from the 17th May 1857 to the 3d June 1858.
 That the aggregate sum contributed by the members is 3,439 l. 1 s. 2 d., which has been carried to the credit of the association.
 That the sum of 172 l. 2 s. 10 d. is the balance due from the association to the secretary from the last account.
 That the sum of 158 l. 5 s. 10 d. is the amount of charges paid on account of management and policy duty.
 That the aggregate amount paid to members for losses and damages to their vessels is 3,271 l. 4 s. 2 d.
 That the total disbursements, including the above-named balance due to the secretary, is 3,601 l. 12 s. 10 d., leaving a balance due to the secretary of 159 l. 11 s. 8 d.
 That the liabilities of the association consist of various losses and damages sustained by the vessels of the members, the amount of which cannot at present be ascertained.
 That there are no assets of the association.

3 June 1858.

R. M. Hudson, } Auditors.
 Jas. R. Reed, }

22.—INDEMNITY INSURANCE ASSOCIATION—continued.

(4.) BALANCE SHEET from 3 June 1858 to 29 December 1858, being the time the late Secretary's Account closed.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Received from members towards policy duty - -	25	7 6	By Balance due the Secretary from last account - -	159	11 8
- Drawn upon members for losses, averages, &c. - - - £. 1,101 9 1			- Paid policy duty - - - - -	50	- -
- Less drawn in error - £. 6 17 -			- Inspector's salary, half year - - - £. 15 - -		
- Dishonoured bills - 10 2 -			- Inspector's surveys - - - - -	5	5 -
	16	19 -	- Inspector's and directors' travelling expenses 5 19 -		
	1,084	10 1	- Directors' fees - - - - -	9	9 -
- Amount recovered from General Steam Navigation Company for damage done to the "Relief" - -	67	10 -	- Office rent half-year - - - - -	4	10 -
- Cash received, proceeds of old materials - -	3	3 9	- Printing, stationery and stamps - - - 22 16 -		
- Balance due the representatives of the late secretary -	172	1 3	- Auditors' fees - - - - -	4	4 -
			- Subscription to Fisherman's Society - 2 10 -		
				69	13 -
			By paid members for total losses - - - 660 - -		
			- Ditto for averages and salvage - - - 413 7 11		
				1,073	7 11
	£.	1,352 12 7		£.	1,352 12 7

Joseph Potts,
Richard Robinson, } Directors.

R. M. Hudson, }
Jas. R. Reed, } Auditors.

AUDITORS' REPORT.

We, the undersigned Auditors of the Indemnity Insurance Association, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows, viz. :—
That the accounts and balance-sheet, which we confirm, comprises a period from the 3d June 1858 to and with the 29th December 1858.
That the aggregate sum contributed by the members is 1,109 *l.* 17 *s.* 7 *d.*, which has been carried to the credit of the association.
That the sum of 159 *l.* 11 *s.* 8 *d.* is the balance due from the association to the secretary from the last account.
That the sum of 119 *l.* 13 *s.* is the amount of charges paid on account of the management and policy duty.
That the aggregate amount paid to members for losses and damages to their vessels is 1,073 *l.* 7 *s.* 11 *d.*
That the total disbursements, including the above-named balance due to the secretary, is 1,352 *l.* 12 *s.* 7 *d.*, leaving a balance due to the secretary of 172 *l.* 1 *s.* 3 *d.*
That the liabilities of the association consist of various losses and damages sustained by the vessels of the members, the amount of which cannot at the present time be ascertained.
That there are no assets of the association.

29 December 1858.

R. M. Hudson, }
Jas. R. Reed, } Auditors.

(5.) BALANCE SHEET from 29 December 1858 to 31 December 1859.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Received from members towards policy duty - -	26	1 6	By Balance due the secretary from last account - -	172	1 3
- Drawn upon members for losses and averages - - - - - £. 3,062 10 3			- Paid for policy duty - - - - -	50	- -
- Less drawn in error - - - - - 10 6			- Inspector's salary one year - - - - - 30 - -		
	3,061	19 9	- Inspector's surveys - - - - - 7 17 6		
- Cash received for old materials - - - - - 12 7 6			- Directors' fees and travelling expenses - 18 19 6		
- Balance due the secretary - - - - - 45 18 6			- Office rent - - - - - 9 - -		
			- Printing, stationery, stamps, &c. - - - 25 16 8		
			- Auditors' fees - - - - - 4 4 -		
			- Subscription to Fisherman's Society - - 2 10 -		
			- Expenses of dinner to members - - - 9 4 11		
			- Subscription to Shipowners' Society - - 5 17 3		
				113	9 10
			By paid members for total losses - - - 2,057 5 5		
			- Ditto for averages and salvages - - - 753 10 9		
				2,810	16 2
	£.	3,146 7 3		£.	3,146 7 3

Joseph Potts,
Richard Robinson, } Directors.

R. M. Hudson, }
Jas. R. Reed, } Auditors.

AUDITORS' REPORT.

We, the undersigned Auditors, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows, viz. :—
That the accounts and balance-sheet, which we do confirm, comprises a period from December 1858 to 31st December 1859.
That the aggregate sum contributed by the members is 3,088 *l.* 1 *s.* 3 *d.*, which has been carried to the credit of the association.
That the sum of 172 *l.* 1 *s.* 3 *d.* is the balance due from the association to the secretary from last account.
That the sum of 163 *l.* 9 *s.* 10 *d.* is the amount of all charges paid on account of the association for charges of management and policy duty.
That the aggregate amount paid to the members for losses and damages to their vessels, and for which the association is liable, is 2,810 *l.* 16 *s.* 2 *d.*
That the total disbursements, including the above-named balance due to the secretary, is 3,146 *l.* 7 *s.* 3 *d.*, leaving a balance due to the secretary of 45 *l.* 18 *s.* 6 *d.*
That the liabilities of the association consist of various losses and damages sustained by the vessels of the members, the amount of which cannot as yet be ascertained.
That there are no assets of the association.

18 January 1860.

R. M. Hudson, }
Jas. R. Reed, } Auditors.

22.—INDEMNITY INSURANCE ASSOCIATION—*continued.*

(6.) BALANCE SHEET from 31 December 1859 to 18 January 1861.

RECEIPTS.			EXPENDITURE.		
1 January 1860 :	£.	s. d.	1 January 1860 :	£.	s. d.
To Cash received from members for policy duty - -	22	12 3	By Balance due to Secretary from last account - - -	45	18 6
- Cash drawn upon the members for losses and averages -	3,694	14 4	- Policy duty - - -	50	- -
- Balance due to the Secretary - - - -	15	12 9	- Inspector's salary, one year - - - £. 30 - -		
			- Inspector's surveys - - -	18	14 -
			- Inspector's travelling expenses - - -	5	16 6
			- Directors' fees and expenses - - -	21	- -
			- Office rent - - -	9	- -
			- Printing, stationery, and office expenses - - -	24	8 10
			- Auditors' fees - - -	4	4 -
			- Subscription to S. F. and M. R. Benevolent Society - - -	2	10 -
			- Annual dinner to members - - -	8	18 -
			- Returns and registration fees - - -	13	16 4
				137	11 4
			- Cash to members for total losses - - -	1,947	17 -
			- Cash to members for averages and salvages - - -	1,551	12 6
				3,499	9 6
£.	3,732	19 4	£.	3,732	19 4

Sunderland, 18 January 1861.

R. M. Hudson, } Auditors.
James R. Reed, }
Joseph Potts, } Directors.
Edward Dobson Chatt, }

AUDITORS' REPORT.

We, the undersigned Auditors of the Indemnity Insurance Association, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows, viz. :—

That the accounts and balance sheet, which we do confirm, comprises a period from 31 December 1859 to 18 January 1861.

That the aggregate sum contributed by the members is 3,717 *l.* 6 *s.* 7 *d.*, which has been carried to the credit of the Association.

That the sum of 45 *l.* 18 *s.* 6 *d.* is the balance due from the Association to the Secretary from the last account.

That the sum of 187 *l.* 11 *s.* 4 *d.* is the amount of all charges paid on account of the Association for charges of management and policy duty.

That the aggregate amount paid to members for losses and averages to their several vessels, and for which the Association is liable, is 3,499 *l.* 6 *s.* 6 *d.*

That the total amount of disbursements, including the above-named balance due to the Secretary, is 3,732 *l.* 19 *s.* 4 *d.*, leaving a balance due to the Secretary of 15 *l.* 12 *s.* 9 *d.*

That the liabilities of the Association consist of various losses and damages sustained by the vessels of the members, the amount of which is not yet ascertained.

That there are no assets of the Association.

18 January 1861.

R. M. Hudson, } Auditors.
Jas. R. Reed, }

(7.) BALANCE SHEET from 18 January 1861 to 15 January 1862.

RECEIPTS.			EXPENDITURE.		
18 January 1861 :	£.	s. d.	18 January 1861 :	£.	s. d.
To Cash received from members for policy duty - -	18	9 6	By Balance due to the Secretary - - -	15	12 9
- For old chain sold - - - - -	1	16 8	- Cash paid, policy duty - - -	40	- -
- Cash drawn upon members for losses and averages - - - - £. 3,191 18 4			- Inspector's salary - - - £. 30 - -		
- Less bills unpaid - - - - 49 - -			- Inspector's surveys - - -	11	9 6
	3,142	18 4	- Office rent - - -	9	- -
			- Directors' fees - - -	12	12 -
			- Printing, stationery, stamps, gas, coal, and office charges - - -	25	14 9
			- Auditors' fees - - -	2	2 -
			- Proportion of dinner to members - - -	8	9 2
			- Subscription to Fisherman's Society - - -	2	10 -
				101	17 5
			Law Charges :		
			Per the "Elizabeth Welthew" - - -	1	4 8
			Per half award fees, "Urania" - - -	44	10 -
				45	14 8
			Cash paid to members for losses - - -	2,182	14 11
			Ditto for averages and salvages - - -	725	16 7
				2,908	11 6
			By Balance due from the Secretary - - -	51	8 2
£.	3,163	4 6	£.	3,163	4 6

Joseph Potts, } Directors.
L. D. Chatt, }
R. M. Hudson, } Auditors.
J. R. Reed, }

AUDITORS' REPORT.

We, the undersigned Auditors of the Indemnity Insurance Association, having received the books and balance-sheet from the Directors, and having examined the same, do report as follows, viz. :—

That the accounts and balance-sheet, which we do hereby confirm, comprises a period from 18 January 1861 to and with 15 January 1862.

That the aggregate sum contributed by the members is 3,191 *l.* 18 *s.* 4 *d.*, which has been carried to the credit of the Association.

That the sum of 15 *l.* 12 *s.* 9 *d.* is the amount due to the Secretary from the Association from the last account.

That the sum of 143 *l.* 10 *s.* 1 *d.* is the amount of all charges paid on account of the Association, for charges of management and policy duty.

That the sum of 3,177 *l.* 1 *s.* 6 *d.* is paid to members for losses and damages to their vessels, and for which the Association is liable.

That the total amount of disbursements, including the above-named balance due to the Secretary, is 3,160 *l.* 16 *s.* 4 *d.*, leaving a balance due from the Secretary to the Association of 51 *l.* 8 *s.* 2 *d.*

That the liabilities of the Association consist of various losses sustained by the vessels of the members, the amount of which is not yet ascertained.

That there are no assets of the Association.

Sunderland, 15 January 1862.

R. M. Hudson, } Auditors.
J. R. Reed, }

23.—CONSOLIDATED INVESTMENT AND ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 45, Cheapside.
OBJECTS - - - - - { To effect Assurances of every description upon Lives, and to lend and advance Money upon every description of Property.
DATE OF COMPLETE REGISTRATION - - 3 October 1846.

ACCOUNTS Registered since the Return of the 28 April 1856.

(1.) BALANCE SHEET from 1 October 1859 to 30 September 1860.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Cash and stamps in hand, 30th September 1859 - -	1,205 15 5	By Rent, rates, and taxes - - - - -	454 18 9
- Assurance premiums received for—		- Insurance - - - - -	13 15 -
1. Renewals - - - - £.10,333 17 2		- Law charges - - - - -	15 18 3
2. New assurances - - - - 4,442 16 3		- Postage and carriage of parcels - - - - -	184 6 2
3. Annuities - - - - 1,087 - -		- Advertisements - - - - -	154 3 6
	15,843 13 5	- Printing and stationery - - - - -	226 11 11
- Repayment of loans, with interest thereon - - -	35,075 15 5	- Stamps - - - - -	66 2 8
- Cash invested with the Company during the year - -	21,717 9 2	- Directors' fees - - - - -	450 - -
		- Voted to chairman at last general meeting - - -	52 10 -
		- Auditors' fees - - - - -	15 15 -
		- Medical salaries and fees - - - - -	465 8 -
		- Salaries - - - - -	1,075 - -
		- Wages - - - - -	79 18 6
		- Agency and office expenses - - - - -	284 15 9
		- Superintendents and appointers of agents - - -	595 3 4
			4,134 6 10
		- Re-assurance - - - - -	401 16 5
		- Commission - - - - -	822 1 4
		- Claims during year - - - - £.4,121 18 10	
		- Reversionary bonus thereon - - - 6 4 2	
		- Purchase price of policies surrendered - 114 9 11	
			4,242 12 11
		- Annuities paid - - - - -	187 17 -
		- Interest on capital stock and deposits - - -	2,452 17 6
		- Repayment of sums invested with the Company - -	16,682 1 7
		- Invested on securities during the year - - -	43,319 1 -
		- Cash and stamps in hand, 30 September 1860 - -	1,599 18 10
£.	73,842 13 5	£.	73,842 13 5

We, the undersigned Auditors of the Consolidated Investment and Assurance Company, have examined the above Account, compared it with the vouchers and books of the Company, and find the same correct.

John E. Clennell, }
Samuel Appleton, } Auditors.
Edward Arnold, }
H. J. Gibbins, }
Jno. Berry, } Directors.
C. D. Shirtliff, }

16 November 1860.

23.—CONSOLIDATED INVESTMENT AND ASSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 1 October 1860 to 30 September 1861.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Cash and stamps in hand, 30 September 1860 - -	1,599 18 10	By Rent, rates and taxes - - - - -	356 6 7
- Assurance premiums received for—		- Insurance - - - - -	18 19 2
1. Renewals, &c. - - - £. 12,870 5 -		- Law charges - - - - -	15 11 6
2. New assurances - - - 4,748 9 -		- Postage and carriage of parcels - - -	173 3 9
	17,618 14 -	- Advertisements - - - - -	154 - 6
- Repayment of cash advanced by the Company, with interest thereon - - - - -	40,928 12 4	- Printing and stationery - - - - -	264 19 6
- Cash invested with the Company during the year - -	25,050 14 9	- Stamps - - - - -	70 8 2
		- Directors' fees - - - - -	450 - -
		- Voted to chairman at last general meeting - - -	52 10 -
		- Auditors' fees - - - - -	10 10 -
		- Medical salaries and fees - - - - -	478 5 6
		- Salaries - - - - -	1,195 19 2
		- Wages - - - - -	81 9 -
		- Agency and office expenses - - - - -	222 2 4
		- Superintendents and appointers of agents - - -	614 10 3
			4,158 15 5
		- Re-assurance - - - - -	484 16 1
		- Commission - - - - -	1,199 18 9
		- Claims during year - - - - £. 3,100 - -	
		- Reversionary bonus thereon - - - 17 4 1	
			3,117 4 1
		- Purchase price of policies surrendered - - -	338 15 3
			3,455 19 4
		- Annuities paid - - - - -	274 9 8
		- Interest on capital stock and deposits - - -	2,607 6 2
		- Repayment of sums invested with the Company - -	27,648 18 9
		- Invested on securities during the year - - -	42,104 9 9
		- Cash at bankers, 30 September 1861 - £. 2,259 1 -	
		- Cash at bankers on deposit at same date - - - - - 1,000 - -	
		- Stamps in hand at ditto - - - - - 4 5 -	
			3,263 6 -
£.	85,197 19 11	£.	85,197 19 11

11 November 1861. Examined by

H. J. Gibbins, Chairman.
H. Simpson, Deputy Chairman.
David Taylor, Director.
W. Blanford, Director.

D. MacGillivray,
 Actuary and Secretary (per E. G. D.)
 45, Cheapside.

We, the undersigned Auditors of the Consolidated Assurance Company, have examined the above account, compared it with the vouchers and books of the Company, and find the same correct.

15 November 1861.

Samuel Appleton,
John E. Clennell, } Auditors.
Edward Arnold,

24.—TYNE MARINE INSURANCE COMPANY.

Nothing added to what was contained in previous Returns.

25.—PROPERTY PROTECTION SOCIETY.

Nothing added to what was contained in the previous Returns.

26.—DEFENDER FIRE AND LIFE INSURANCE COMPANY.

PLACE OF BUSINESS	- - - - -	34, New Bridge-street, Blackfriars.
OBJECTS	- - - - -	To effect Insurances on Lives and Survivorships, and all other Assurances connected with Life Endowments, Assurances against Fire; Assure Surplus Risks with other Offices; purchase or sell Annuities for Lives or Years, Immediate, Deferred, Reversionary, or Contingent; and to advance money, on Mortgage or other Security.
DATE OF COMPLETE REGISTRATION	- - - - -	5 January 1847.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 29 September 1854 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To cash received on account of shares	32,388	17 3	By Cash invested on mortgages and bonds	28,292	4 7
- Interest due to shareholders to Christmas 1855	1,194	18 2	- Interest due thereon	1,510	18 11
- Amount of duty owing to Government on account of Fire Insurance to Christmas 1855	2,056	6 9	- Balance at bankers	4,054	- 4
- Liabilities for ground rent, rates, taxes, salaries, tradesmen's bills, &c.	802	19 3	- Balance of cash in hand	112	3 -
- Balance	9,839	12 4	- Debts due by agents and others on account of insurances unpaid	5,603	14 5
	£.	46,282 13 9	- Ditto on account of French Insurances	4,872	6 2
			- Allowance by Government on collection of duty on Fire Insurance	102	16 4
			- Estimated value of house and fixtures, No. 34, New Bridge-street, Blackfriars	1,708	10 -
			- Policy stamps in hand	26	- -
				£.	46,282 13 9
			- Balance	£.	9,839 12 4

Examined by us this 6th day of February 1856.

Richard Attenborough.
John Annis.
W. B. Tomlinson.
John Edmonds, } Directors.
John Kelday, }

Signed by me this 6th day of February 1856.

Richard Attenborough, Chairman.
We have compared the above statement with the accounts and vouchers, and report the same to be correct.
13 February 1856.

Will. H. Warre, } Auditors.
Samuel J. Wood, }
William Nathan, }
W. Chaffers, Jun., }
John Edmonds, } Directors.
John Kelday, }

27.—BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - - -	37, New Bridge-street, Blackfriars.
OBJECTS	- - - - -	To effect Assurances on Lives and on Survivorships, and all such other assurance connected with life as may be effected according to law, including Endowments, the granting and purchasing Annuities, and the Assurance of certain sums to be paid on the parties attaining the age of 60 years. To make advances or loans upon available security, to provide security for the fidelity of members and other persons in situations of trust, where sureties are required.
DATE OF COMPLETE REGISTRATION	- - - - -	27 January 1847.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance, 31 December 1854	14,528	9 6	By claims during the year—amount paid	£. 6,242	19 3
- Premiums, Net	40,306	3 6	- " " Amount outstanding	1,949	19 -
- Repayment on account of advances	28,551	11 6	- Annuities	433	5 -
- Interest	2,846	12 9	- Surrender of policies; amount paid	378	13 4
- Claims outstanding, as per other side	1,949	19 -	- Investment, assurance, and interest	3,543	8 10
- Tradesman's accounts outstanding	335	16 8	- Re-assurance	329	12 11
	£.	88,518 12 11	- Outstanding claims, December 1854	6,259	9 8
			- Tradesman's accounts, ditto	470	- 8
			- Working and extension expenses	7,399	5 8
			- Consulting actuary, and other expenses of valuation and distribution of bonus	534	13 9
			- Purchase of lease and fixtures, 32, New Bridge-street	244	4 5
			- Amount advanced on securities during the year	33,710	13 8
			- Balance at bankers, and agency accounts, including premiums due December 30	27,022	6 9
				£.	88,518 12 11

John Gorer, Chairman.
Joseph Sanders, } Directors.
R. J. Millar, }

Having examined the foregoing accounts with the deeds and securities on the loans, we have pleasure in stating our satisfaction with the business which has been transacted during the past year, and the state in which the various accounts are presented for our audit.

14 February 1856.

G. W. Burge, } Auditors.
J. L. Porter, }

RETURNS BELATIVE TO ASSURANCE COMPANIES.

27.—BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 1 January to 31 December 1858.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance, 31 December 1857	21,475	1	3	By Claims during the year: amount paid	13,269	19	6
- Premiums, net	49,858	17	1	- " Amount outstanding	2,999	19	-
- Repayment on account of advances	32,216	14	3				
- Interest	5,681	5	7	- Annuities			
- Consols sold out, 5,000 l.	4,924	13	9	- Surrender of policies, amount paid			
- Claims outstanding, as per other side	2,999	19	-	- Investment, assurance, and interest			
- Tradesman's accounts outstanding	368	16	5	- Re-assurance			
				- Outstanding claims, December 1857			
				- Tradesman's accounts ditto			
				- Working and extension expenses			
				- Consulting actuary, and expenses connected with distribu- tion of bonus			
				- Amount advanced on securities			
				- Ditto on 15,550 l. 18 s., 3 per Cent. Reduced, and interest			
				- Balance at bankers, agency accounts, &c., including premiums due 30 December			
£.	117,525	7	4	£.	117,525	7	4

John Gover, Chairman.

R. Cartwright, }
Joseph Sanders, } Directors.

We the undersigned have duly examined the accounts, and do certify them to be correct.

14 February 1859.

G. W. Burge, }
Thomas Gladwish, } Auditors.

(4.) BALANCE SHEET from 1 January to 31 December 1859.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance, 31 December 1858	35,472	16	1	By Claims during the year, amount paid	13,553	4	7
- Premiums, net	50,773	-	-	- " Amount outstanding	5,883	-	6
- Repayment on account of advances	23,064	8	8				
- Interest	5,499	15	11	- Endowments			
- Consols sold out, 9,000 l.	8,866	17	6	- Annuities			
- Claims outstanding, as per other side	5,383	-	6	- Bonus paid in cash			
- Tradesman's accounts	476	1	10	- Surrender of policies, amount paid			
				- Investment, assurance, and interest			
				- Re-assurance			
				- Outstanding claims, December 1858			
				- Tradesman's accounts, ditto			
				- Working and extension expenses			
				- Amount advanced on securities during the year			
				- Amount invested, viz.:			
				Consols	10,539	9	5
				East India Railway	5,678	15	-
				East India Loan	3,116	5	-
				Dividends due	456	8	2
				- Balance at bankers, agency accounts, &c., including premiums due 30th December			
£.	129,536	-	6	£.	129,536	-	6

John Gover, Chairman.

Joseph Sanders, }
Daniel Pratt, } Directors.

We the undersigned having examined the accounts, do certify them to be correct.

13 February 1860.

G. W. Burge, }
Thomas Gladwish, } Auditors.

27.—BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY—*continued.*

(5.) BALANCE SHEET from 1 January to 31 December 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance, 31 December 1859 - - - - -	30,246	14 11	By Claims during the year : amount paid £. 12,490 15 4		
- Premiums, net - - - - -	53,316	3 2	- " Amount outstanding - - - - -	5,663	1 8
- Repayment on account of advances - - - - -	21,193	14 3			18,153 17 -
- Interest - - - - -	6,547	- 8	- Annuities - - - - -		828 17 7
- Claims outstanding, as per other side - - - - -	5,663	1 8	- Bonus paid in cash - - - - -		120 9 3
- Tradesman's accounts - - ditto - - - - -	355	14 -	- Surrender of policies ; amount paid - - - - -		981 4 7
			- Investment, assurance, and interest - - - - -		1,745 8 10
			- Re-assurance - - - - -		388 12 10
			- Outstanding claims, December 1859 - - - - -		5,183 - 6
			- Tradesman's accounts - ditto - - - - -		476 1 10
			- Working and extension expenses - - - - -		7,319 17 5
			- Amount advanced on securities during year - - - - -		39,719 18 -
			- Amount invested during year :		
			Great Indian Peninsular Railway £. 5,020 19 5		
			3 per Cent. Consols - - - - - 3,000 - -		
			3 per Cent. Reduced - - - - - 13,000 - -		
			Dividends - - - - - 700 7 1		
					21,721 6 6
			- Balance at bankers, agency, accounts, &c., including pre-		
			miums due 30 December - - - - -		20,683 14 4
£.	117,322	8 8	£.	117,322	8 8

John Gover, Chairman.

Daniel Pratt, } Directors.
James R. Burton, }

Having examined the above accounts, and checked the vouchers, we hereby certify their correctness, and have pleasure in bearing our testimony to the accuracy of the book-keeping for the year.

Aug. Benham.

Edward Salter.

22 February 1861.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To present value of the "sums assured" under the various policies, including annuities and endowments - - - - -	912,080	- 7	By present value of the net future premiums, payable under the various policies now in force - - - - -	767,515	5 4
- Investment, assurance, and interest - - - - -	7,161	10 3	- Half-credit policies, premiums due - - - - -	784	11 10
- Reserve Fund - - - - -	9,552	- 2	- Amount advanced on mortgage, &c. - - - - -	110,555	7 6
- Claims unpaid - - - - -	5,863	1 8	- Lease, furniture, fittings - - - - -	1,294	15 -
- Tradesman's accounts - - - - -	355	14 -	- Consols - - - - - £. 21,220 7 4	19,476	19 5
- Balance surplus of assets - - - - -	39,928	8 -	- 3 per Cent. Reduced - - - - - 23,714 - 10	22,390	- -
			- East India Loan - - - - - 3,000 - -	3,116	5 -
			- East India Railway - - - - - 5,500 - -	5,678	15 -
			- Great Indian Peninsular Railway - 5,000 - -	5,020	19 5
			- Dividends due - - - - -	700	7 1
			- Cash at bankers and in hand - - - - -	1,868	9 1
			- Policy stamps - - - - -	26	12 -
			- Agents' accounts and premiums due 30 December - - - - -	18,788	13 3
			- Preliminary and working expenses, carried forward December 1857 - - - - - £. 19,740 11 7		
			Amount now written off - - - - - 2,016 16 10		
£.	974,940	14 8		17,723	14 9
			£.	974,940	14 8
			By Balance surplus of assets - - - - -	£.	39,928 8 -

John Gover, Chairman.

Daniel Pratt, } Directors.
Jno. R. Burton, }

Examined with the securities, and found correct, on the basis of the Actuary's report.

Aug. Benham, } Auditors.
Edward Salter, }

22 February 1861.

27.—BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY—continued.

(6.) BALANCE SHEET from 1 January to 31 December 1861.

RECEIPTS.					EXPENDITURE.											
					£.	s.	d.	£.	s.	d.	£.	s.	d.			
To Balance, 31 December 1860	-	-	-	-	20,683	14	4	By Claims during the year; amount paid	-	11,958	12	11				
- Premiums, net	-	-	-	-	57,015	7	1	Amount outstanding	-	5,305	-	-				
- Re-payment on account of advances	-	-	-	-	39,724	7	-						17,263	12	11	
- Interest and dividends	-	-	-	-	7,747	7	5	- Endowments	-	-	-	-	549	10		
- Claims outstanding, as per other side	-	-	-	-	5,305	-	-	- Annuities	-	-	-	-	829	14	-	
- Tradesmen's accounts	,	,	-	-	600	11	2	- Surrender of policies, amount paid	-	-	-	-	1,400	7	1	
								- Investment, assurance, and interest	-	-	-	-	3,024	18	8	
								- Re-assurance	-	-	-	-	545	19	7	
								- Outstanding claims, December 1860	-	-	-	-	5,663	1	8	
								- Tradesmen's accounts	,	-	-	-	355	14	-	
								- Working and extension expenses	-	-	-	-	7,534	3	1	
								- Actuary's fee and expenses of bonus	-	-	-	-	571	2	6	
								- Amount advanced on securities during the year	-	-	-	-	69,553	7	11	
								- East India Railway	-	-	-	-	680	-	-	
								- Dividends due	-	-	-	-	631	4	2	
								- Balance at banker's, agency accounts, &c., including December renewal premiums	-	-	-	-	22,473	2	5	
					£.	131,076	7	-					£.	131,076	7	-

John Gover, Chairman.
Joseph Sanders, } Directors.
Peter Bunnell, }
Edward Salter, } Auditors.
Chas. J. Adams, }

Having examined the accounts, vouchers, &c., we hereby certify their entire accuracy, and have much pleasure in bearing testimony to the correct and excellent manner in which they have been kept.

28.—COLONIAL LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

29.—UNITED KINGDOM CATTLE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

30.—LEGAL AND COMMERCIAL FIRE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

31.—GENERAL COMMISSION, SHIP, LOAN, AND INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

32.—MANCHESTER FIRE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 98, King-street, Manchester.
OBJECTS - - - - - Effecting Assurances against Loss by Fire.
DATE OF COMPLETE REGISTRATION - - - - - 29 March 1847.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 29 September 1855 to 25 March 1856.

R E C E I P T S.				E X P E N D I T U R E.			
To Fire premiums	-	-	-	By Dividends paid to shareholders	-	-	-
- Interest	-	-	-	- Losses from fire	-	-	-
- Fees for transfers	-	-	-	- Agents' commissions and expenses	-	-	-
- Poundage on duty	-	-	-	- General expenses	-	-	-
- Balance	-	-	-				
	£.	s.	d.		£.	s.	d.
	30,213	15	6		5,000	-	-
	2,439	1	5		29,574	7	-
	22	11	-		2,988	12	3
	992	12	7		5,634	5	7
	9,529	4	4				
	£.	43,197	4 10		£.	43,197	4 10

G. Withington, }
G. Faulkner, } Two Directors.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.				A S S E T S.			
To Capital account	-	-	-				
- Guarantee fund	-	-	-	By Government stock	-	-	-
- Premium fund	-	-	-	- Cash on loan	-	-	-
- Commissioners of Stamp Duties	-	-	-	- Freehold and other property	-	-	-
- Manchester and Liverpool District Banking Company	-	-	-	- Cash in the hands of agents	-	-	-
	£.	s.	d.	- Cash in the hands of the City Bank	-	-	-
	100,000	-	-		£.	s.	d.
	35,065	13	1		16,540	-	-
	2,731	3	9		86,708	3	-
	10,613	5	6		52,690	-	5
	15,790	10	6		7,180	1	4
	£.	164,200	12 10		1,082	8	1
					£.	164,200	12 10

9 April 1856.

Examined by us,
Edmd. Buckley, Chairman,
James Heald, Deputy Chairman, } Three of the Directors
G. Withington, } of the Company.

18 April 1856.

Audited, and reported correct,
John Holgate, }
William Medcalf, } Auditors of the Company.

(2.) BALANCE SHEET from 25 March 1856 to 29 September 1856.

R E C E I P T S.				E X P E N D I T U R E.			
To Fire premiums	-	-	-	By Balance from last half-year	-	-	-
- Interest	-	-	-	- Dividends paid to shareholders	-	-	-
- Fees for transfers	-	-	-	- Losses from fire	-	-	-
- Poundage on duty	-	-	-	- Agents' commissions and expenses	-	-	-
- Balance	-	-	-	- General expenses	-	-	-
	£.	s.	d.		£.	s.	d.
	23,170	1	11		9,529	4	4
	1,207	18	5		5,000	-	-
	17	4	6		15,600	7	4
	830	2	8		2,378	4	11
	11,886	-	8		4,603	11	7
	£.	37,111	8 2		£.	37,111	8 2

George Faulkner, }
John Barratt, } Two Directors.

32.—MANCHESTER FIRE ASSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 25 March 1856 to 29 September 1856—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
				How Invested.		Value according to last Estimate.	
						£.	s. d.
To Capital Account	-	-	-	By Government Stock	-	16,540	-
- Guarantee Fund	-	-	-	- Cash on loan	-	86,950	13
- Premium Fund	-	-	-	- Freehold and other property	-	52,477	16
- Commissioners of Stamp Duties	-	-	-	- Cash in the hands of agents	-	8,311	15
- Manchester and Liverpool District Banking Company	-	-	-	- Cash in the City Bank	-	1,098	10
						£.	165,378 15 6

Examined by us,

13 October 1856.

Edmund Buckley, Chairman,
James Heald, Deputy Chairman,
G. Withington, } Three of the Directors
of the Company.

Audited, and reported correct,

20 October 1856.

John Holgate,
William Medcalf, } Auditors of the Company.

(3.) BALANCE SHEET from 29 September 1856 to 25 March 1857.

RECEIPTS.				EXPENDITURE.			
To Fire premiums	-	-	-	By Losses from fire	-	11,614	17
- Interest	-	-	-	- Agents' commissions and expenses	-	2,944	12
- Fees on transfers	-	-	-	- General expenses	-	4,674	17
- Poundage on duty	-	-	-	- Balance	-	13,050	3
						£.	32,284 9 6

Edmund Buckley, } Two Directors.
Samuel Pullen,

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
				How Invested.		Value according to last Estimate.	
						£.	s. d.
To Capital Account	-	-	-	By Government stock	-	16,540	-
- Guarantee fund	-	-	-	- Cash on loan	-	84,472	10
- Premium fund	-	-	-	- Freehold property and other investments	-	52,484	8
- Commissioners of Inland Revenue	-	-	-	- Cash in the hands of agents	-	7,251	15
- Manchester and Liverpool District Banking Company	-	-	-	- Cash in the City Bank	-	1,019	13
						£.	162,368 7 6

Examined by us,

9 April 1857.

Edmund Buckley, Chairman,
J. C. Harter,
Samuel Fletcher, } Three Directors of the
Company.

Audited, and reported correct,

24 April 1857.

John Holgate,
William Medcalf, } Auditors of the Company.

32.—MANCHESTER FIRE ASSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 25 March 1857 to 29 September 1857.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance from last half-year	- - - - -	13,050	3 1	By Dividends paid to shareholders	- - - - -	5,000	- -
- Fire premiums	- - - - -	22,662	12 1	- Losses by fire	- - - - -	10,610	16 2
- Interest	- - - - -	1,037	6 5	- Agents' commissions and expenses	- - - - -	2,403	12 3
- Transfer fees	- - - - -	28	18 6	- General expenses	- - - - -	4,845	7 -
- Poundage on duty	- - - - -	799	2 7	- Sundry agents	- - - - -	1,618	18 -
		£.	37,578 2 8	- Balance	- - - - -	13,099	9 3
						£.	37,578 2 8

Edmd. Buckley, }
Saml. Pulein, } Two Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.		How Invested.	Value according to last Estimate.	
To Capital account	- - - - -	100,000	- -	By Government Stock	- - Three per Cent. Consols	6,055	- -
- Guarantee fund	- - - - -	34,466	7 5	- Cash on loan	- - Mortgage	84,572	10 6
- Premium fund	- - - - -	14,091	5 1	- Freehold property and other investments	- - -	52,137	13 -
- Commissioners of Stamp Duties	- - - - -	7,749	8 8	- Cash in the hands of agents	- - -	7,136	2 5
		£.	156,307 1 2	- Cash in the District Bank, Manchester	- - -	5,814	2 8
				- Cash in the City Bank, London	- - -	591	12 7
						£.	156,307 1 2

13 October 1857.

Examined by us,
Edmd. Buckley, Chairman,
James Heald, Deputy Chairman, } Three Directors of the
G. Withington, } Company.

20 October 1857.

Audited, and reported correct,
John Holgate, }
William Medcalf, } Auditors of the Company.

(5.) BALANCE SHEET from 29 September 1857 to 25 March 1858.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Fire premiums	- - - - -	33,062	13 2	By Losses from fire	- - - - -	19,622	3 7
- Interest	- - - - -	1,832	7 7	- Agents' commissions and expenses	- - - - -	3,415	5 2
- Fees on transfers	- - - - -	18	13 -	- General expenses	- - - - -	5,365	18 2
- Cash from former agents	- - - - -	51	5 3	- Balances on closed agencies	- - - - -	21	8 1
- Poundage on duty	- - - - -	1,099	3 8	- Dividends to shareholders	- - - - -	5,000	- -
		£.	36,064 2 8	- Balance	- - - - -	2,639	7 8
						£.	36,064 2 8

G. Withington, }
Saml. Pulein, } Two Directors.

32.—MANCHESTER FIRE ASSURANCE COMPANY—continued.

5.—BALANCE SHEET from 29 September 1857 to 25 March 1858—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
				How Invested.	Value according to last Estimate.
	£.	s. d.			£. s. d.
To Capital Account - - - - -	100,000	- -	By Government Stock - - -	Three per cent. Consols	6,055 - -
- Guarantee Fund - - - - -	89,146	6 -	- Cash on loan - - -	Mortgage - - -	82,494 8 -
- Premium Fund - - - - -	10,911	2 2	- Freehold property and other investments - - -		52,137 13 -
- Commissioners of Inland Revenue - - -	11,204	5 6	- Cash in the hands of agents - - -		7,413 12 4
			- Cash at the Manchester and Liverpool District Bank, Manchester - - -		9,555 8 5
			- Cash at the City Bank, London - - -		3,605 11 11
£.	161,261	13 8	£.		161,261 13 8

Examined by us,

Edmd. Buckley, Chairman,
James Heald, Deputy Chairman,
J. C. Harter, } Three Directors of the Company.

8 April 1858.

Audited, and reported correct,

John Holgate, }
William Medcalf, } Auditors of the Company.

19 April 1858.

6.—BALANCE SHEET from 25 March 1858 to 29 September 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last half-year - - -	2,639	7 8	By Dividends paid to shareholders - - -	5,000	- -
- Fire Premiums - - -	26,766	13 4	- Law expenses - - -	80	13 -
- Re-assurance premiums - - -	153	- 3	- Losses by fire - - -	29,528	5 9
- Interest - - -	1,781	14 3	- Agents' commissions and expenses - - -	3,221	7 7
- Agents' balances recovered - - -	38	4 6	- General expenses - - -	4,655	1 11
- Transfer fees - - -	11	11 6	- Sundry agencies - - -	51	15 7
- Poundage on duty - - -	926	1 5	- Re-assurance premiums - - -	138	14 7
- Balance - - -	10,359	5 6			
£.	42,675	18 5	£.	42,675	18 5

Edmd. Buckley, }
James Heald, } Two Directors.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
				How Invested.	Value according to last Estimate.
	£.	s. d.			£. s. d.
To Capital Account - - - - -	100,000	- -	By Investments - - - - -	Estates, &c.	77,539 4 3
- Guarantee Fund - - - - -	20,616	7 9	- Cash on Loan - - - - -	Bonds - - -	32,068 15 -
- Premium Fund - - - - -	3,633	6 10	- Freehold property and other investments - - -		36,946 10 6
- Dividends and bonuses unclaimed - - -	844	5 -	- Cash in the hands of agents - - -		6,875 6 6
- Loan account - - - - -	24,000	- -	- Cash in the District Bank, Manchester - - -		2,321 19 1
- Commissioners of Stamp Duties - - -	8,516	7 8	- Cash in the City Bank, London - - -		1,858 11 11
£.	157,610	7 3	£.		157,610 7 3

Examined by us,

Edmd. Buckley, Chairman,
James Heald, Deputy Chairman,
J. C. Harter, } Three Directors of the Company.

12 October 1858.

Audited, and reported correct,

John Holgate, }
William Medcalf, } Auditors of the Company.

25 October 1858.

32.—MANCHESTER FIRE ASSURANCE COMPANY—*continued.*

(7.) BALANCE SHEET from 29 September 1858 to 25 March 1859.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Fire premiums - - - - -	-	35,307	19 8	By Losses from fires - - - - -	-	21,127	5 6
- Interest - - - - -	-	1,564	16 10	- Agents' commissions and expenses - - - - -	-	3,911	13 6
- Re-assurance premiums - - - - -	-	380	5 8	- Loss expenses - - - - -	-	595	17 6
- Cash from closed agencies - - - - -	-	12	11 4	- General expenses - - - - -	-	4,576	8 9
- Poundage on duty - - - - -	-	1,097	14 11	- Re-assurance premiums - - - - -	-	248	- 2
- Fees on transfers - - - - -	-	19	- 6	- Agents' balances written off - - - - -	-	272	13 10
				- Poundage on duty - - - - -	-	5	- -
				- Dividends paid to shareholders - - - - -	-	2,500	- -
				- Balance - - - - -	-	5,145	9 8
		£.	38,382 8 11			£.	38,382 8 11

Edmund Buckley, } Two Directors.
James Heald,

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.		How Invested.	Value according to last Estimate.	
To Capital Account - - - - -	-	100,000	- -	By Investments - - - - -	Estates and Shares.	75,916	8 3
- Guarantee Fund - - - - -	-	24,891	9 7	- Cash on loans - - - - -	Bonds - - - - -	29,290	12 6
- Premium Fund - - - - -	-	4,324	1 8	- Freehold property and other investments - - - - -	-	36,978	7 6
- Dividends unclaimed - - - - -	-	855	5 -	- Cash in the hands of agents - - - - -	-	5,820	13 5
- Loan Account - - - - -	-	14,000	- -	- Cash in the District Bank, Manchester - - - - -	-	4,494	9 3
- Commissioners of Inland Revenue - - - - -	-	11,409	5 8	- Cash in the City Bank, London - - - - -	-	2,979	11 -
		£.	155,480 1 11			£.	155,480 1 11

Examined by us,

Edmund Buckley, Chairman,
James Heald, Deputy Chairman, } Three Directors of the
G. Withington, Company.

8 April 1859.

Audited, and reported correct,

John Holgate,
William Medcalf, } Auditors of the Company.

21 April 1859.

(8.) BALANCE SHEET from 25 March 1859 to 29 September 1859.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance last half-year - - - - -	-	5,145	9 8	By Losses from fires - - - - -	-	12,554	4 7
- Fire premiums - - - - -	-	28,090	10 1	- Agents' commissions and expenses - - - - -	-	3,024	12 2
- Interest - - - - -	-	1,911	8 3	- Loss expenses - - - - -	-	451	19 10
- Re-assurance premiums - - - - -	-	135	9 3	- General expenses - - - - -	-	3,569	1 2
- Cash from closed agencies - - - - -	-	5	- -	- Re-assurance premiums - - - - -	-	271	10 2
- Poundage on duty - - - - -	-	903	10 11	- Agencies closed - - - - -	-	60	- 8
- Fees on transfers - - - - -	-	9	12 -	- Dividends paid to shareholders - - - - -	-	3,500	- -
				- Balance - - - - -	-	12,769	11 7
		£.	36,201 - 2			£.	36,201 - 2

T. Barham Foster, } Two Directors.
John Barratt,

32.—MANCHESTER FIRE ASSURANCE COMPANY—continued.

(8.) BALANCE SHEET from 25 March 1859 to 29 September 1859—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
				How Invested.		Value according to last Estimate.	
						£. s. d.	
To Capital Account	-	-	-	100,000	-	-	
- Guarantee Fund	-	-	-	25,000	-	-	
- Premium Fund	-	-	-	9,742	18	2	
- Dividends unclaimed	-	-	-	919	2	-	
- Loan Account	-	-	-	5,000	-	-	
- Commissioners of Inland Revenue	-	-	-	8,417	4	7	
£. 149,079 4 9							
				By Investments	-	-	-
				- Cash on loan	-	-	-
				- Estates and shares	-	-	-
				- Bonds	-	-	-
				- Freehold property and other investments	-	-	-
				- Cash in the hands of agents	-	-	-
				- Cash in the District Bank, Manchester	-	-	-
				- Cash in the City Bank, London	-	-	-
				£. 149,079 4 9			

Examined by us,

Edmd. Buckley, Chairman,
James Heald, Deputy Chairman,
J. C. Harter, } Three Directors of the Company.

13 October 1859.

Audited, and reported correct,

John Holgate,
William Medcalf, } Auditors of the Company.

25 October 1859.

(9.) BALANCE SHEET from 29 September 1859 to 25 March 1860.

RECEIPTS.				EXPENDITURE.			
						£. s. d.	
Fire premiums	-	-	-	Dividends paid to shareholders	-	-	-
Interest	-	-	-	Losses from fires	-	-	-
Re-assurance premiums	-	-	-	Agents' commissions and expenses	-	-	-
Cash from closed agencies	-	-	-	Loss expenses	-	-	-
Poundage on duty	-	-	-	General expenses	-	-	-
Fees for transfers	-	-	-	Re-assurance premiums	-	-	-
Balance	-	-	-	Premium fund	-	-	-
£. 44,659 17 1				£. 44,659 17 1			

G. Withington,
G. Faulkner, } Two Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
				How Invested.		Value according to last Estimate.	
						£. s. d.	
To Capital account	-	-	-	By Investments	-	-	-
- Guarantee fund	-	-	-	- Cash on loan	-	-	-
- Premium fund	-	-	-	- Estates and shares	-	-	-
- Dividends unclaimed	-	-	-	- Bonds	-	-	-
- Commissioners of Inland Revenue	-	-	-	- Freehold property and other investments	-	-	-
- District Banking Company, Manchester	-	-	-	- Cash in the hands of agents	-	-	-
£. 146,690 14 1				- Cash in the City Bank, London	-	-	-
				£. 146,690 14 1			

Examined by us,

Edmd. Buckley, Chairman,
James Heald, Deputy Chairman,
G. Withington, } Three Directors of the Company.

9 April 1860.

Audited, and reported correct,

John Holgate,
William Medcalf, } Auditors of the Company.

23 April 1860.

32.—MANCHESTER FIRE ASSURANCE COMPANY—*continued.*

10.—BALANCE SHEET from 25 March 1860 to 29 September 1860.

R E C E I P T S.				E X P E N D I T U R E.			
	£.	s.	d.		£.	s.	d.
To Fire Premiums - - - - -	32,294	17	5	By Balance last half-year - - - - -	2,749	12	1
- Interest - - - - -	2,199	6	11	- Dividends paid to shareholders - - - - -	3,500	-	-
- Poundage on duty - - - - -	951	14	8	- Losses from fires - - - - -	20,172	13	5
- Fees for transfers - - - - -	32	9	6	- Loss expenses - - - - -	884	13	3
- Cash from closed agencies - - - - -	32	6	11	- Agents' commissions and expenses - - - - -	3,236	-	7
				- General expenses - - - - -	3,803	17	6
				- Re-assurance premiums - - - - -	659	18	10
				- Balances on agencies closed - - - - -	84	12	10
				- Depreciation on furniture and fixtures - - - - -	96	15	-
				- Balance - - - - -	322	11	11
£.	35,510	15	5	£.	35,510	15	5

T. Barham Foster, }
John Barratt, } Two Directors.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.				A S S E T S.			
	£.	s.	d.		How Invested.	Value according to last Estimate.	
To Capital Account - - - - -	100,000	-	-	By Investments - - - - -	Estates and Shares -	£.	s.
- Guarantee Fund - - - - -	25,000	-	-	- Cash on loan - - - - -	Bonds - - - - -	13	1
- Premium Fund - - - - -	8,065	10	1			26,512	10
- Dividends unclaimed - - - - -	959	2	-	- Freehold property and other investments - - - - -		32,894	19
- Commissioners of Inland Revenue - - - - -	8,997	17	6	- Cash in the hands of agents - - - - -		4,699	18
				- Cash in the District Bank, Manchester - - - - -		1,167	17
				- Cash in the City Bank, London - - - - -		1,296	11
£.	143,022	9	7	£.		143,022	9

13 October 1860.

Examined by us,
Edmund Buckley, Chairman,
James Heald, Deputy Chairman,
J. C. Harter, } Three Directors of the Company.

25 October 1860.

Audited, and reported correct,
John Holgate,
William Medcalf, } Auditors of the Company.

11.—BALANCE SHEET from 29 September 1860 to 25 March 1861.

R E C E I P T S.				E X P E N D I T U R E.			
	£.	s.	d.		£.	s.	d.
To Interest - - - - -	2,071	-	-	By Dividends to shareholders - - - - -	5,000	-	-
- Fire premiums - - - - -	42,802	1	2	- Fire losses and expenses - - - - -	27,950	10	2
- Re-assurance premiums - - - - -	145	1	3	- Agency commissions and expenses - - - - -	4,442	7	2
- Poundage on duty - - - - -	1,156	12	2	- General expenses - - - - -	4,807	17	1
- Transfer fees - - - - -	15	16	-	- Re-assurance premiums - - - - -	702	5	-
				- Balance - - - - -	3,287	11	2
£.	46,190	10	7	£.	46,190	10	7

George Faulkner, }
G. Withington, } Two Directors.

32.—MANCHESTER FIRE ASSURANCE COMPANY—continued.

(11.) BALANCE SHEET from 29 September 1860 to 25 March 1861—continued.

LIABILITIES AND ASSETS.

LIABILITIES.										ASSETS.									

32.—MANCHESTER FIRE ASSURANCE COMPANY—continued.

(13.) BALANCE SHEET from 29 September 1861 to 25 March 1862.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Interest -	-	1,532	18 2	Fire losses and expenses -	-	15,639	- 11
Fire premiums	-	40,781	14 8	Agency commissions and expenses	-	4,469	17 11
Re-assurance premiums	-	140	18 4	General expenses	-	4,811	2 9
Poundage on duties	-	1,123	10 7	Re-assurance premiums	-	754	9 5
Transfer fees -	-	50	7 6	Balances on agencies written off	-	141	12 7
Cash from agencies closed	-	2	13 11	Balance -	-	17,815	19 7
		£.	43,632 3 2			£.	43,632 3 2

G. Withington, }
John Barratt, } Two of the Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.		How Invested.	Value according to last Estimate.	
		£.	s. d.			£.	s. d.
To Capital account -	-	121,512	18 6	By Investments	- In estates, shares, and consols	77,988	13 1
- Premium fund	-	17,205	5 9	- Cash on loan	- Bonds -	23,556	5 -
- Dividends and bonuses unclaimed	-	686	8 -	- Freehold property and other investments	-	32,905	4 6
- Commissioners of Inland Revenue	-	11,288	- 8	- Cash in the hands of agents	-	6,141	9 9
		£.	150,692 12 11	- Cash in the District Bank, Manchester	-	7,268	16 2
				- Cash in the City Bank, London	-	2,832	4 5
						£.	150,692 12 11

Examined by us,
Edmund Buckley, Chairman, }
Joseph Peel, } Three Directors of the Company.
David Harrison, }

Audited, and reported correct,
John Holgate, }
William Medcalf, } Auditors of the Company.

8 April 1862.

25 April 1862.

33.—SUNDERLAND MARINE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

34.—PROFESSIONAL LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 41, Pall Mall.

OBJECTS - - - - - { Life Assurance, the granting of Loans, the purchase and sale of Annuities, Reversionary, Contingent, Expectant, or other Interests, and for the transaction of all matters usually known as Life Assurance or connected therewith, and Fire and Ship Assurance.

DATE OF COMPLETE REGISTRATION - 9th April 1847.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 December 1854 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance, 31 December 1854 :			By Loans advanced by the Company this year on bonds and other securities - - - - -	14,012	8 -
Consolidated Three per Cents. - - - - -	5,000	- -	- Interest on deposits - - - - -	3,005	10 9
Balance at banker's - - - - -	4,220	- 7	- Deposits repaid - - - - -	14,143	- -
Due by agents - - - - -	8,489	8 10	- Annuities paid - - - - -	1,971	5 10
			- Life losses - - - - -	11,820	- -
	17,709	9 5	- Stamps - - - - -	173	5 4
31 December 1855 :			- Advertising - - - - -	470	18 4
To Life premiums - - - - -	4,372	10 4	- Directors' attendance fees - - - - -	980	14 -
- Life renewals - - - - -	22,594	- 5	- Salaries to actuary, manager, officers, and staff - - -	1,855	17 11
	26,966	10 9	- Salaries to Local Boards and managers - - - - -	906	8 4
- Loan guarantee fund - - - - -	782	11 8	- Auditors' remuneration - - - - -	52	10 -
- Annuity purchase-money - - - - -	2,139	10 9	- Expenses of superintending agencies and lectures - -	250	- -
- Transfer fees, &c. - - - - -	19	- 6	- Salaries to medical officers, and medical fees - - -	528	4 3
- Deposits - - - - -	17,930	- -	- Salary to solicitor, and law expenses - - - - -	567	11 8
- Loan instalments paid - - - - -	12,286	16 4	- Rent and taxes, including local offices - - - - -	1,017	16 9
- Interest on loans - - - - -	1,744	11 11	- Fitting of offices and furniture, Dublin Board - - -	83	- 9
			- House and office expenses, including messengers' wages	227	18 2
			- Postage and carriage of parcels - - - - -	235	4 10
			- Printing, stationery, and engraving - - - - -	426	19 10
			- Commission, town and agency - - - - -	1,821	15 1
			- Incidental expenses - - - - -	467	11 9
			- Travelling expenses - - - - -	398	18 7
			- Dividend on shares - - - - -	961	18 6
			- Surrender of policies - - - - -	242	8 7
			- Re-assurance, new - - - - - £. 319 18 7		
			- Re-assurance, renewal - - - - - 526 19 7		
				846	18 2
			- House repairs - - - - -	29	- -
			For establishing and extension of business in Australia -	2,242	5 8
			By Balance, 31st December 1855 :		
			Consolidated Three per Cents. - £. 5,000 - -		
			Balance at banker's - - - - - 2,631 9 6		
			Due by agents, local and foreign, including agencies and local Boards at Australia, Cape of Good Hope, Bermuda, and Halifax, and bills of short date - - - - - 12,207 10 9		
				19,839	- 3
£.	79,578	11 4	£.	79,578	11 4

J. A. Denham, } Directors.
Thos. George Williams, }

We have examined this balance-sheet with the ledger, the ledger with the journal, the journal with the banker's books, vouchers, cheque-books, and cash-books, and find the same respectively correct, and approve thereof accordingly; dated this 18th day of March 1856,

George Bain, } Auditors.
E. W. G. Evans, }

34.—PROFESSIONAL LIFE ASSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 31 December 1856 to 31 December 1857.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance, 31 December 1856	- - - - -	22,296	13 2	31 December 1857:			
31 December 1857:				By Loans advanced by the Company	- - - - -	3,924	13 10
- Life premiums	- - - - £.6,309 19 5			- Deposits repaid	- - - - -	8,469	- -
- Less, half-yearly and quarterly pre-				- Annuities paid	- - - - -	2,202	4 1
miums unpaid	- - - - 1,528 16 -	4,781	3 5	- Life losses	- - - - -	12,459	15 8
				- Stamps (policy and receipt)	- - - - -	108	13 3
- Renewals	- - - - -	21,114	9 8	- Advertising	- - - - -	719	1 7
- Loan guarantee fund	- - - - -	423	7 8	- Directors' attendance fees	- - - - -	413	14 -
- Annuity purchase-money	- - - - -	425	- -	- Salaries to actuary, manager, and staff	- - - - -	1,404	10 1
- Transfer fees	- - - - -	1	10 -	- Salaries to local managers and agents	- - - - -	648	2 10
- Deposits	- - - - -	5,950	- -	- Auditors' remuneration	- - - - -	31	10 -
- Loan instalments paid	- - - - -	9,611	2 4	- Salaries to medical officers, and medical fees	- - - - -	540	14 8
- Interest on loans	- - - - -	1,084	14 9	- Salary to solicitor, and law expenses	- - - - -	297	6 9
- Sale of lease of premises, 76, Cheapside	- - - - -	2,000	- -	- Rent and taxes, including local offices	- - - - -	1,052	17 7
				- House expenses, including messengers' wages	- - - - -	122	15 9
				- Postage and carriage of parcels	- - - - -	202	17 6
				- Printing, engraving, and stationery	- - - - -	276	18 10
				- Commission, town and agency	- - - - -	2,602	10 3
				- Incidental expenses	- - - - -	393	19 2
				- Travelling expenses	- - - - -	290	8 10
				- Interest to shareholders	- - - - -	985	10 -
				- Surrender of policies	- - - - -	1,389	16 7
				- Re-assurances	- - - - -	1,083	5 5
				- Interest on deposits	- - - - -	3,117	12 4
				- Lease, furniture, and office fittings, 41, Pall Mall	- - - - £. 609 - -		
				Less received for furniture, &c., 76, Cheapside	- - - - 118 2 1		
						490	17 11
				- Australian expenses, from commencement of Agencies, not already charged in Account:—			
				By extension account (Mr. Woods, General Inspector, Australia)	- - - - -	1,146	16 6
				- Life losses	- - - - -	4,445	- -
				- Commission	- - - - -	219	2 5
				- Advertising	- - - - -	326	9 6
				- Medical fees	- - - - -	176	8 -
				- Postage and carriage of parcels	- - - - -	125	- -
				- Printing	- - - - -	105	10 11
				- Rent and taxes	- - - - -	411	3 4
				- Incidental expenses	- - - - -	13	5 11
				- Directors' fees, and salaries to managers, &c. &c.	- - - - -	1,171	18 8
				- Balance, 31 December:	£. s. d.		
				At banker's, London	- - - 3,944 8 7		
				Ditto - Melbourne	- - - 457 2 7		
				Ditto - Geelong	- - - 146 7 3		
				Ditto - Adelaide	- - - 136 2 -		
				Invested in Australia	- - - 1,000 - -		
				Bills, balance, sale of lease, 76, Cheapside	- - - 500 - -		
				Premiums due in Australia from September last	- - - 3,891 16 -		
				Agents, local and foreign, and bills at short date	- - - 6,242 12 5		
						16,318	8 10
£.		67,688	1 -	£.		67,688	1 -

J. A. Denham, }
J. W. Gleadall, } Directors.

We have examined this balance-sheet with the ledger, the ledger with the journal, the journal with the banker's books, vouchers, cheque-books, and cash-books, and find the same respectively correct, and approve thereof accordingly.

George Bain, }
E. W. G. Evans, } Auditors.
Thomas Wilson, }

To the Directors of the Professional Life Assurance Company.

London, 20 March 1858.

Gentlemen,
We have much pleasure in reporting to you our satisfaction at the result of our audit of the accounts of the Company up to the 31st December last, and to congratulate you on the large amount of new business transacted during the past year—a period fraught with circumstances so adverse to commercial enterprise generally, and to life assurance particularly.

We are, moreover, much gratified to perceive that the anticipated decrease in expenditure has been carried out to so considerable an extent. We have again to bear testimony to the efficient manner in which the books and accounts are continued to be kept.

We are, &c.
George Bain, }
E. W. G. Evans, } Auditors.
Thomas Wilson, }

34.—PROFESSIONAL LIFE ASSURANCE COMPANY—*continued.*

(3.) BALANCE SHEET from 31 December 1857 to 31 December 1858—*continued.*

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance, 31 December 1857	- - - - -	16,318	8 10	By Loans advanced in 1858	- - - - -	879	- -
31 December 1858:				- Deposits repaid	- - - - -	10,300	- -
- Life premiums	- - - - -	4,243	12 6	- Annuities paid	- - - - -	1,972	4 5
- Life renewals	- - - - -	21,811	10 3	- Life losses	- - - - -	10,325	19 10
- Loan guarantee fund	- - - - -	226	- 2	- Stamps (policy and receipt)	- - - - -	75	15 2
- Annuity purchase-money	- - - - -	150	- -	- Advertising	- - - - -	469	13 5
- Transfer fees	- - - - -	1	12 6	- Directors' attendance fees	- - - - -	392	3 6
- Deposits	- - - - -	8,050	- -	- Salaries to actuary, manager, and staff	- - - - -	1,264	15 -
- Loan instalments received	- - - - -	7,195	9 4	- Salaries to local managers and agents	- - - - -	391	- -
- Interest on loans	- - - - -	837	18 1	- Auditors' remuneration	- - - - -	31	10 -
				- Salaries to medical officers, and medical fees	- - - - -	499	3 -
				- Salaries to solicitors, and law expenses	- - - - -	457	15 10
				- Rent and taxes, including local offices	- - - - -	470	14 3
				- House expenses, including messengers' wages	- - - - -	85	9 2
				- Postage and carriage of parcels	- - - - -	151	6 3
				- Printing and stationery	- - - - -	228	13 2
				- Commission (town and country)	- - - - -	1,872	3 5
				- Incidental expenses	- - - - -	260	8 1
				- Travelling expenses	- - - - -	142	- 5
				- Interest to shareholders	- - - - -	927	- 6
				- Surrender of policies	- - - - -	763	5 8
				- Re-assurance (new and renewal)	- - - - -	1,954	16 5
				- Interest on deposits	- - - - -	2,690	13 9
				- Alterations and repairs at 41, Pall Mall	- - - - -	311	4 6
				AUSTRALIAN EXPENSES:			
				By Extension expenses	- - - - -	950	- -
				- Salaries and directors' fees	- - - - -	354	12 4
				- Commission	- - - - -	456	14 -
				- Advertising	- - - - -	340	9 6
				- Medical fees	- - - - -	101	17 -
				- Stationery	- - - - -	56	17 3
				- Postage and parcels	- - - - -	77	9 4
				- Rent	- - - - -	414	16 8
				- Life losses	- - - - -	1,600	- -
				- Balance, 31 December 1858:			
				Cash at bankers	- - - £. 4,003	6 2	
				Cash in Australia	- - - 969	13 4	
				Invested in Australia	- - - 3,000	- -	
				Premiums due in Australia from			
				September last	- - - 2,731	12 1	
				Due by agents, local and foreign,			
				and short bills	- - - 6,860	8 2	
							17,564 19 9
		£.	58,834 11 8			£.	58,834 11 8

James A. Durham, }
E. N. Norcott, } Directors.
E. G. Winthrop, }

W. Wellington Cooper, }
J. W. Gleadall, } Directors.

We have examined this balance with the ledger, the ledger with the journal, the journal with the banker's book, vouchers, cheque books, and cash books, and find the same respectively correct, and approve thereof accordingly.

George Bain, }
Thomas Wilson, } Auditors.

To the Directors of the Professional Life Assurance Company.

Gentlemen,

18 March 1859.

HAVING satisfactorily completed the audit of the accounts of the Company up to the 31st of December last, we have to express our *best* contribution at the reduction of expenses effected during the past year, exceeding 3,000*l.*, a gratification which we have no doubt will be felt by the Board and the shareholders generally, as well as by every friend of the institution. It affords us at the same time much pleasure to find that the new business has been so successful, procured, as it has been, with little or no aid from the loan department.

We have again to testify as to the continued accuracy and ability with which the books and accounts are kept.

We are, &c.

George Bain, }
Thomas Wilson, } Auditors.

34.—PROFESSIONAL LIFE ASSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 31 December 1858 to 31 December 1859.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance, 31 December 1858	- - - - -	17,564	19 9	31 December 1859:			
31 December 1859:				By Loans advanced in 1859	- - - - -	250	- -
To Premium account	- - - - -	29,171	11 8	- Deposit repaid	- - - - -	6,950	- -
- Loan guarantee fund	- - - - -	76	6 2	- Annuities paid	- - - - -	1,951	11 4
- Annuity purchase-money	- - - - -	350	- -	- Life losses	- - - - -	9,399	11 8
- Transfer fees	- - - - -	1	2 6	- Old claim, <i>re</i> Sheehy	- - - - -	978	8 3
- Deposits	- - - - -	4,421	7 9	- Stamps (policy and receipt)	- - - - -	94	9 2
- Loan instalments received	- - - - -	2,316	6 -	- Advertising	- - - - -	211	9 2
- Interest on loans, &c.	- - - - -	567	18 7	- Directors attendance fees	- - - - -	423	13 6
				- Salaries to actuary, manager, and staff	- - - - -	1,524	11 -
				- Salaries to local manager and agents	- - - - -	309	10 -
				- Auditors' remuneration	- - - - -	31	10 -
				- Salaries to medical officers, and medical fees	- - - - -	540	16 6
				- Rent and taxes (including local office)	- - - - -	526	19 -
				- House expenses (including messengers' wages)	- - - - -	113	10 -
				- Postage and carriage of parcels	- - - - -	129	- 2
				- Printing and stationery	- - - - -	162	5 1
				- Commission (town and country)	- - - - -	1,795	2 8
				- Incidental and travelling expenses	- - - - -	358	15 10
				- Interest to shareholders	- - - - -	925	- -
				- Surrender of policies	- - - - -	358	3 6
				- Re-assurances	- - - - -	1,930	1 1
				- Interest on deposits	- - - - -	2,508	13 3
				- Endowment claims	- - - - -	100	- -
				AUSTRALIAN EXPENSES:			
				By Salaries and directors' fees	- - - - -	671	4 2
				- Commission	- - - - -	1,005	- 9
				- Advertising	- - - - -	273	11 2
				- Medical fees	- - - - -	123	7 -
				- Stationery	- - - - -	32	8 9
				- Postage and parcels	- - - - -	220	15 2
				- Rent	- - - - -	472	3 4
				- Life losses	- - - - -	2,700	- -
				By Balance, 31 December 1859:			
				Cash at bankers	- - - - -	£. 4,145	14 4
				Invested	- - - - -	4,085	- -
				Premiums due in Australia from			
				September last	- - - - -	824	17 6
				Tasmanian agency	- - - - -	579	- -
				Due by agents (local and foreign) and			
				short bills	- - - - -	7,993	9 1
						17,628	- 11
£.		54,469	12 5	£.		54,469	12 5

W. Wellington Cooper, } Directors.
J. W. Gleadall, }

We have examined this balance sheet with the ledger, the ledger with the journal, the journal with the bankers' books, vouchers, cheque books, and cash books, and find the same respectively correct, and approve thereof accordingly.

George Bain, } Auditors.
E. W. G. Evans, }
Thomas Wilson, }

To the Directors of the Professional Life Assurance Company.

Gentlemen, London, 20 March 1860.
PERMIT us to state that, in concluding our audit of the accounts of your association for the year ending 31st December last, we think it only an act of justice to the management to add, that we find everything connected therewith highly satisfactory.

The business during the past year shows a decided improvement, whilst at the same time the expenses have been very much reduced; and we are consequently induced to hope and expect that ere long, should the same care and attention be bestowed, your institution will become one of considerable promise and importance.

We are, &c.
George Bain, } Auditors.
E. W. G. Evans, }
Thomas Wilson, }

35.—PORT OF LONDON SHIPOWNERS' LOAN AND ASSURANCE
COMPANY.

Nothing added to what was contained in the previous Returns.

36.—MERCHANT TRADERS' SHIP, LOAN, AND INSURANCE
ASSOCIATION.

Nothing added to what was contained in the previous Returns.

37.—PEOPLE'S ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

38.—MERCHANT'S AND TRADESMAN'S MUTUAL LIFE ASSURANCE
SOCIETY.

Nothing added to what was contained in the previous Returns.

39.—LONDON AND PROVINCIAL JOINT STOCK LIFE INSURANCE
COMPANY.

Nothing added to what was contained in the previous Returns.

40.—ATLAS FREIGHT INSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

41.—OCEAN MUTUAL MARINE INSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

42.—DARLINGTON MARINE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

43.—NORTH OF ENGLAND FIRE AND LIFE INSURANCE
COMPANY.

Nothing added to what was contained in the previous Returns.

44.—ENGLISH WIDOWS' FUND AND GENERAL LIFE ASSURANCE
ASSOCIATION.

Nothing added to what was contained in the previous Returns.

45.—BRITISH ASSURANCE COMPANY.

Nothing added to what was contained in the previous Return.

46.—ETONIAN AND GENERAL LIFE ASSURANCE AND ENDOWMENT
SOCIETY.

Nothing added to what was contained in the previous Return.

47.—METROPOLITAN COUNTIES AND GENERAL LIFE ASSURANCE,
ANNUITY, LOAN, AND INVESTMENT SOCIETY.

Nothing added to what was contained in the previous Returns.

48.—COUNTY HAIL-STORM INSURANCE COMPANY.

PLACE OF BUSINESS - - - - -	Fore-street Hertford.
OBJECTS - - - - -	To ensure from Loss or Damage by Hail, Growing Corn, Seeds, Vegetables, Green and all growing Crops, and all other Agricultural Produce of every description, and also Plants, Trees, Shrubs, and other things growing in Nursery or other Gardens, and all other Horticultural Produce whatsoever; and also the Glass in Dwelling-houses and other Buildings and Tenements, and in Churches and Chapels, Hothouses, Greenhouses, Conservatories, Garden-pits, and Frames, and Skylights respectively, situate and being within the county of Hertford, or in any county or counties of England or Wales.
DATE OF COMPLETE REGISTRATION - - -	31 May 1848.

ACCOUNTS Registered since 28 April 1856.

(1.) BALANCE SHEET from 1 January to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Premiums received for insurance on corn	£. 4,661	11 9	Postages, carriage of parcels, &c. - - -	£. 49	3 1
Ditto - - - ditto - - - seeds -	196	10 2	Postage incurred by agents - - -	58	2 5
Ditto - - - ditto - - - glass -	41	14 2	Advertising - - - - -	96	13 -
	4,899	16 1	Printing - - - - -	60	17 6
Interest received - - - - -	446	15 2	Stationery - - - - -	8	16 -
Transfer fees - - - - -	2	15 -	Salaries - - - - -	294	4 -
			Rent - - - - -	33	- -
			Solicitor's expenses - - - - -	3	- -
			Travelling expenses - - - - -	9	19 4
			Expenses of establishing agencies - - -	40	19 -
			Income tax - - - - -	61	9 4
			Receipt stamps - - - - -	4	18 5
			Stamps - - - - -	2	10 2
			£. 10 per cent. reduction, preliminary expenses	23	11 2
			Ditto - - - ditto - - - furniture	7	5 4
				754	8 9
			Commissions to agents - - - - -	507	4 7
			Bad debts - - - - -	49	1 5
			Survey of losses - - - - -	57	15 6
			Compensation for losses - - - - -	400	13 11
			Directors' attendances - - - - -	200	- -
			To reserve fund - - - - -	902	14 11
			Balance of undivided profits - - - - -	2,477	7 2
£.	5,349	6 3	£.	5,349	6 3

Edward Lewis, } Directors.
J. W. Chesshyre, }

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Proprietors' fund - - - - -	6,250	- -	Furniture - - - - -	43	12 3
Premiums on shares - - - - -	28	- -	Stamps on hand - - - - -	8	15 -
Dividends due to shareholders - - -	68	1 9	Cash due from agents - - - - -	223	15 9
Reserved fund - - - - -	10,000	- -	Cash with bankers - - - - -	482	11 5
Balance of undivided profits - - - -	2,477	7 2	Cash at interest - - - - -	1,500	- -
			£. 3 per cent. consols - - - - -	16,250	- -
			Insurance fund, bonus account - - -	102	14 4
			Preliminary expenses - - - - -	212	- 2
£.	18,823	8 11	£.	18,823	8 11

We, the undersigned, have examined the foregoing balance sheet, and compared the items it contains with the several books and vouchers relating thereto, and have found the same to be correct; and we hereby certify and declare that the Reserve Fund of the Company now amounts to 10,000*l.*, and that there is a balance of undivided profits on the year's transactions of 2,477*l.* 7*s.* 2*d.* in favour of the Company.

Hertford, 13 January 1857.

Edward Robert Spence, } Auditors.
Jn^r. Marchant, }

48.—COUNTY HAIL-STORM INSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 1 January to 31 December 1857.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
Premiums received for insurance on corn	4,578	13	6	Postages, carriage of parcels, &c.	-	41	4 7
Ditto - - - ditto - - - on seeds	250	12	2	Advertising	-	64	19 6
Ditto - - - ditto - - - on glass	44	17	10	Books of account	-	5	5 -
				Printing	-	60	19 6
				Stationery	-	9	6 9
	4,874	3	6	Salaries	-	345	10 -
Interest received	-	-	-	Rent	-	33	- -
				Receipt stamps	-	5	4 2
Transfer fees	-	-	-	Stamps	-	5	2 6
				£. 10 per cent. reduction on furniture	-	7	5 4
				Ditto - ditto - preliminary expenses	-	23	11 2
							601 8 6
				Income tax	-	-	-
				Commission to agents	-	-	-
				Expenses incurred by agents	-	-	-
				Survey of losses	-	-	-
				Compensation for losses	-	-	-
				Directors' attendances	-	-	-
				Balance of profit on the year	-	-	-
							2,999 1 2
	£.	5,409	1 10		£.	5,409	1 10

Edward Lewis,
James Chesshyre, } Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Balance of profit and loss account brought forward, 1856	1,852	7	2	Furniture	-	36	6 11
Proprietors' fund	6,250	-	-	Stamps on hand	-	10	10 -
Premiums on shares	28	-	-	Cash due from agents	-	242	11 3
Dividends due to shareholders	90	2	-	Cash with bankers	-	1,380	6 11
Reserve fund	10,000	-	-	Three per Cent. Consols	-	19,250	- -
Balance of undivided profits on the year 1857	2,999	1	2	Insurance fund, bonus account	-	111	6 3
	£.	21,219	10 4	Preliminary expenses	-	188	9 -
					£.	21,219	10 4
Balance of profit and loss account, 1856	1,852	7	2				
Ditto - - - ditto - - - 1857	2,999	1	2				
	£.	4,851	8 4				

We, the undersigned, have examined the foregoing balance sheet, and compared the items it contains with the several books and vouchers relating thereto, and have found the same to be correct; and we hereby certify and declare that there is a sum of 10,000 *l.* standing to the credit of the Reserve Fund of the Company, and that there is a further balance of undivided profits, amounting to 4,851 *l.* 8 *s.* 4 *d.* in favour of the company.

Hertford, 14 January 1858.

Edward Robert Spence,
J^r. Marchant, } Auditors.

48.—COUNTY HAIL-STORM INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 1 January to 31 December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Premiums received for insurance on corn - £. 5,224 12 3			Postages, carriage of parcels, &c. - - - £. 30 2 5		
Ditto - - ditto - - seeds - 330 5 5			Advertising - - - - - - - 70 5 6		
Ditto - - ditto - - glass - 48 16 11			Travelling expenses - - - - - 1 1 -		
Premiums received for crop insurances - - 3 15 7			Printing - - - - - - - 66 13 11		
	5,607	10 2	Stationery - - - - - - - 5 13 4		
			Salaries - - - - - - - 335 - -		
Interest received - - - - - - - 595 6 2			Auditors' fees - - - - - - 10 10 -		
Transfer fees - - - - - - - 1 5 -			Rent - - - - - - - 33 - -		
				552	6 2
			Receipt stamps - - - - - - - 5 - -		
			Stamps - - - - - - - 6 11 8		
			£. 10 per cent. reduction on furniture - - - - - 8 6 1		
			Ditto - - ditto - - preliminary expenses - - - 23 11 2		
			Income tax - - - - - - - 103 7 8		
			Commission to agents - - - - - - - 582 - 1		
			Expenses incurred by agents - - - - - - - 60 12 3		
			Survey of losses - - - - - - - 132 - 3		
			Compensation for losses - - - - - - - 2,311 3 7		
			Directors' attendances - - - - - - - 300 - -		
			Balance of profit on the year - - - - - - - 2,119 2 5		
	£.	6,204 1 4		£.	6,204 1 4

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Balance of profit and loss account, 1857 - £. 4,851 8 4			Furniture - - - - - - - 34 15 6		
Dividend to shareholders - - - 937 10 -			Stamps on hand - - - - - - - 2 15 -		
	3,913	18 4	Cash due from agents - - - - - - - 261 16 6		
Proprietors' fund - - - - - - - 6,250 - -			Cash with bankers - - - - - - - 830 5 9		
Premium on shares - - - - - - - 28 - -			Three per Cent. Consols - - - - - - - 21,000 - -		
Dividends due to shareholders - - - - - - - 95 14 9			Insurance fund bonus account - - - - - - - 112 9 11		
Longmore & Co. - - - - - - - - 5 -			Preliminary expenses - - - - - - - 164 17 10		
Reserved fund - - - - - - - 10,000 - -					
Balance of profit on the year 1858 - - - - - 2,119 2 5				£.	22,407 - 6
	£.	22,407 - 6			
Balance of profit and loss account, 1857 - - - - - 3,913 18 4					
Ditto - - ditto - - 1858 - - - - - 2,119 2 5					
	£.	6,033 - 9			

Edward Lewis, } Directors.
J. W. Chesshyre, }

We, the undersigned, have examined the foregoing Balance Sheet, and compared the items it contains with the several books and vouchers relating thereto, and have found the same to be correct; and we hereby certify and declare that there is a sum of 10,000*l.* standing to the credit of the Reserve Fund of the Company, and that there is a further balance of undivided profits amounting to 6,033*l.* 0*s.* 9*d.* in favour of the Company.

Edward Robert Spence, } Auditors.
Jn^o. Marchant, }

Hertford, 12 January 1859.

48.—COUNTY HAIL STORM INSURANCE COMPANY—*continued.*

(4.) BALANCE SHEET from 1 January to 31 December 1859.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
Premiums received for insurances on corn £. 5,986 14 3		Postages, carriage of parcels, and petty expenses - - - - -	£. 47 18 6
Ditto - - ditto - - seeds - 330 2 9		Petty expenses incurred by agents and in the establishment of agencies - - - - -	65 16 7
Ditto - - ditto - - glass - 49 11 11		Advertising - - - - -	87 11 6
	6,366 8 11	Printing - - - - -	74 2 6
		Stationery - - - - -	6 1 2
Interest on Consols - - - - -	624 6 4	Travelling expenses - - - - -	2 2 -
Transfer fees - - - - -	1 10 -	Auditors' fees - - - - -	10 10 -
		Salaries - - - - -	345 - -
		Rent - - - - -	33 - -
		Law expenses - - - - -	6 8
		Books of account - - - - -	10 1 8
			682 10 7
		Bad debts - - - - -	59 11 9
		Income tax - - - - -	77 6 9
		Stamps used for agreements - - - - -	13 13 4
		£. 10 per cent. reduction of furniture - - - - -	£. 6 4 7
		Ditto - ditto - preliminary expenses - - - - -	23 11 2
			29 15 9
		Commission to agents - - - - -	671 15 3
		Survey of losses - - - - -	£. 90 6 11
		Compensation for losses - - - - -	1,432 4 9
			1,522 11 8
		Directors' attendances - - - - -	275 - -
		Balance of profit - - - - -	3,660 - 2
£.	6,992 5 3	£.	6,992 5 3

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.	
	£. s. d.		£. s. d.
Proprietors' fund - - - - - £. 8,250 - -		Furniture - - - - -	£. 21 16 3
Premiums on shares - - - - - 28 - -		Stamps on hand - - - - -	6 - -
	8,278 - -	Cash due from agents - - - - -	283 16 7
Dividends due to shareholders - - - - -	115 4 2	Ditto - with bankers - - - - -	550 10 7
Longmore & Co. - - - - -	- 5 -	3 per Cent. Consols - - - - -	21,600 - -
Reserved fund - - - - -	11,095 10 9		22,462 3 5
Balance of profit, 1859 - - - - -	3,660 - 2	Insurance fund bonus account - - - - -	545 10 -
		Preliminary expenses - - - - -	141 6 8
£.	23,149 - 1	£.	23,149 - 1

Edward Lewis, } Directors.
John Bigg, }

We, the undersigned, have examined the foregoing Balance Sheet, and compared the items it contains with the several books and vouchers relating thereto and have found the same to be correct; and we hereby certify and declare that there is a sum of 11,095*l.* 10*s.* 9*d.* standing to the credit of the Reserve Fund, and that there is a balance of undivided profits amounting to 3,660*l.* 0*s.* 2*d.* in favour of the Company.

Hertford, 7 January 1860.

Jno. Marchant, } Auditors.
E. R. Spence, }

49.—PHENIX LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 16, Dale-street, Liverpool, and No. 1, Leadenhall-street, London.
 OBJECTS - - - - - To assure lives, endowments, and annuities, and to lend money in sums from 5 l. to 500 l.
 DATE OF COMPLETE REGISTRATION - - - 2 June 1848.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 July 1854 to 31 July 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance brought forward from last account - -	4,567	3 1	By Deposits repaid - - - - -	2,143	15 1
- Shares - - - - -	1,360	- -	- House repairs, rent, rates, taxes, coals, gas, and surveyor's charges - - - - -	424	16 11
- Premiums - - - - -	4,083	9 3	- Printing, stationery, postages, petty expenses, and registration charges - - - - -	392	5 11
- Deposits - - - - -	1,897	1 8	- Advertisements, agency, travelling expenses, and medical fees - - - - -	869	4 7
- Sundry accounts due - - - - -	115	9 9	- Salaries, medical officers and auditors - - - - -	1,344	13 3
- Profit and loss - - - - -	1,466	10 3	- Claims for death and policies surrendered - - - - -	821	8 -
			- Re-assurances, dividend, commission, and policy stamps - - - - -	1,312	6 2
			- Law charges, interest and incidental expenses - - - - -	117	15 6
			By Balance :		
			Investments, property purchased, and in hands of agents - - - - -	5,323	15 7
			Policy stamps in hand - - - - -	1	2 -
			In secretary's hands - - - - -	41	2 6
			At banker's - - - - -	667	8 6
				6,033	8 7
	£.	13,489 14 -		£.	13,489 14 -
To Balance brought down - - - - -	£.	6,033 8 7			

31 July 1855.

We have carefully examined the books with the balance sheet, and declare the same to be correct.
 We take this opportunity of bearing testimony to the satisfactory manner in which the books are kept by Mr. Daniels, the Secretary.

W. Douglas Veitch,
 Edwd. C. Bourne,
 H. P. Haughton, } Directors.

Delepierre,
 R. Cecil Austin, } Auditors.

(2.) BALANCE SHEET from 31 July 1855 to 31 July 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
1855-6 : To Balance brought forward from last account - -	6,033	8 7	1855-6 : By Deposits repaid - - - - -	2,012	11 5
- Shares - - - - -	2,162	2 6	- House repairs, rent, rates, taxes, coals, and gas - - - - -	328	6 11
- Premiums - - - - -	8,551	10 11	- Printing and stationery, postages, petty expenses, actuarial and registration charges - - - - -	622	2 7
- Deposits - - - - -	1,456	4 7	- Advertisements, agency, travelling expenses, and medical fees - - - - -	1,746	7 9
- Sundry accounts due - - - - -	79	9 6	- Salaries, medical officers, auditors, and directors' fees - - - - -	2,084	15 1
			- Claims for death and policies surrendered - - - - -	433	16 8
			- Re-assurances, commission, and policy stamps - - - - -	2,247	15 7
			- Dividend interest and incidental expenses - - - - -	649	7 8
			- Law charges - - - - -	27	15 6
			By Balance :		
			Investments and property purchased - - - - -	4,646	12 10
			In hands of agents - - - - -	1,145	16 6
			Bills receivable - - - - -	421	10 8
			In secretary's hands - - - - -	27	5 6
			At banker's - - - - -	1,888	11 5
				8,129	16 11
	£.	18,282 16 1		£.	18,282 16 1
To Balance brought down - - - - -	£.	8,129 16 11			

E. & O. E.

31 July 1856.

1, Leadenhall-street, London.

We have carefully examined the balance sheet with the books, and testify to its correctness.

We take this opportunity of remarking the clear and lucid manner in which Mr. Daniels, the secretary, keeps the books.

We congratulate the directors on the very large increase of business transacted by them during the last year, and on the moderate expenses with which it has been obtained.

R. H. Goolden,
 Wm. Douglas Veitch,
 Maurice Evans, } Directors.

Delepierre,
 R. Cecil Austin, } Auditors.

49.—PHŒNIX LIFE ASSURANCE COMPANY—*continued.*

(3.) BALANCE SHEET from 1 August 1856 to 31 July 1857.

R E C E I P T S.		E X P E N D I T U R E.
To Balance brought from last account - - - -	<i>£.</i> <i>s.</i> <i>d.</i> 8,129 16 11	<i>£.</i> <i>s.</i> <i>d.</i> <i>By Deposits brought from last account</i> - 1,456 4 7 <i>- Sundry accounts due as per last account</i> 79 9 6
- Shares - - - - -	2,343 17 6	1,535 14 1
- Premiums - - - - -	8,655 6 7	Chief Office:
- Deposits - - - - -	1,756 4 7	Rent, rates, taxes, coals, gas, fire insurance, house repairs, and petty expenses - - - - -
- Sundry accounts due - - - - -	37 14 1	Salaries (office, medical officers, directors, and auditors) - -
		2,259 11 -
		Branch offices - - - - -
		43 3 -
		Agency:
		Agents' commission, salaries, travelling expenses, medical fees and advertisements - - - - -
		4,254 16 4
		Stationery and printing, re-assurance stamps - - - - -
		800 9 3
		Interest and dividend - - - - -
		1,129 16 7
		Claims for death and policies surrendered - - - - -
		3,853 9 3
		Profit and Loss:
		Losses since the foundation of the Company by bad debts, defalcation, &c., some portion of which may be recovered - - - - -
		2,046 14 5
		Law charges and incidental expenses - - - - -
		436 17 8
		Balance :
		<i>£.</i> <i>s.</i> <i>d.</i> Property purchased - - - - - 2,669 14 3 Due on $\frac{1}{2}$ credit policies - - - - - 609 13 1 Due by agents - - - - - 539 - 11 Bills receivable - - - - - 362 18 6 In secretary's hands - - - - - 2 7 8 At bankers - - - - - 378 14 6
<i>£.</i> 20,923 - 6		4,562 8 11
		<i>£.</i> 20,923 - 6

London, 31 July 1857.

R. H. Goolden,
Ch. Goolden,
H. R. Addison, } Directors.

We have examined the entries in the balance-sheet with the books of the Association, and certify to their correctness. We, however, observe that the two items of 1,271 l. 6 s. and 652 l. 14 s. 4 d., described as debts due from Mr. John Lea, and Mr. Daniels, the late secretary of the Association, are inserted as forming portion of the assets of the Company, and that the $\frac{1}{2}$ credit premiums left unpaid are not distinguished separately in the balance-sheet, but are entered under the head of investments and properly purchased.

Generally the expenditure incurred by the Directors in conducting the business of the Association, appears to us to be disproportionate to the amount of business transacted during the year to which the accounts relate, and we think that steps should be taken by the Directors in order to reduce the expenses of management to the lowest possible amount consistent with efficiency and with the permanent interest of the Association. We observed that in some instances as much as 50 per cent. had been given for commission in addition to travelling expenses.

Delepierre,
R. Cecil Austin, } Auditors.

This balance-sheet, corrected in compliance with the observations made by the Auditors on the former one presented to them, I approve of, and certify to its correctness.

London, 29 August 1857.

Delepierre.

49.—PHOENIX LIFE ASSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 31 July 1857 to 31 July 1858.

RECEIPTS.			EXPENDITURE.		
1857-8:			1857-8:		
To Balance brought from last account	£.	s. d.	By Deposits from last account	£.	s. d.
- Shares	4,562	8 11	- Sundry accounts due - ditto	1,756	4 7
- Premiums	7,460	14 2	- Chief office expenses	37	14 11
- Deposits	12,902	12 4	- Agency expenses		
- Balance of cash received from marine branch	1,900	- -	- Death claims		
- Sundry accounts due	2,317	17 -	- Printing, stationery, re-assurance and stamps		
	816	7 10	- Interest on capital, and on loans and annuities		
			- Law charges and incidental expenses		
			Profit and Loss:		
			Difference between entries passed in 1857-58		
			to agree the share account	549	14 2
			Loss on $\frac{1}{2}$ credit premiums and bills dis-		
			honoured	246	1 5
			Value of shares issued to Catholic		
			Company for purchase of their	£.	s. d.
			connection	6,717	- -
			Less:		
			Amount paid by Catholic Com-		
			pany	2,672	4 9
				4,044	15 3
				£.	4,840 10 10
			By R. G. Halston	18	4 7
			- Marine branch, contribution to prelimi-		
			nary expenses	200	- -
				218	4 7
			By Balance:—		
			Property purchased	3,145	12 1
			Due on $\frac{1}{2}$ credit policies	694	14 9
			Due by agents and others	1,089	1 5
			Bills receivable	341	18 3
			Petty cash in hand	13	12 3
			At bankers'	1,937	7 9
				7,222	6 6
				£.	29,960 - 3
	£.	29,960 - 3			

London, 31 July 1858.

D. T. Armstrong,
H. P. Haughton,
R. H. Goolden, } Directors.

We have examined and compared this account with the bankers' book, cash-book, journal and ledger of the company, and we have had laid before us and checked the account with all the necessary drafts, vouchers, and papers, and we declare the above account to be, to the best of our judgment and belief, a correct and true account in all particulars.

31 August 1858.

John Grady,
Chas. Hatchett, } Auditors.

(5.) BALANCE SHEET from 1 August 1858 to 31 July 1859.

RECEIPTS.			EXPENDITURE.		
1858-9:			1858-9:		
To Balance brought from last account	£.	s. d.	By Deposits brought from last account	£.	s. d.
- Shares	7,222	6 6	- Balance of marine branch ditto	1,900	- -
- Premiums	3,641	- -	- Sundry accounts due - ditto	2,317	17 -
- Deposits	11,703	19 10		816	7 10
- Sundry accounts due	8,850	- -	- Chief office expenses		
- Profit and loss	1,945	16 7	- Agency expenses		
	19,808	15 7	- Death claims and policies surrendered		
			- Printing, stationery, re-assurances and stamps		
			- Interest on capital and on loans and annuities		
			- Law charges and incidental expenses		
			- Preliminary expenses		
			- Balance:		
			Property purchased	3,384	6 4
			Due on $\frac{1}{2}$ credit policies	902	6 8
			„ by agents and others	974	7 9
			Catholic Law Life Assurance Company	9,795	15 3
			British Nation office	10,000	- -
			Marine branch	5,439	- 11
			Bills receivable	88	2 4
			Petty cash in hand	18	6 11
			Cash in hand	1,450	17 7
				32,033	3 9
				£.	53,171 18 6
	£.	53,171 18 6			

London, 30 July 1859.

Edmond Beales,
D. T. Armstrong,
M. Forristall, } Directors.

We have examined and compared the account with the bankers' book, cash book, journal, and ledger of the company, and we have had laid before us and checked the account, with all the necessary drafts, vouchers, and papers, and we declare the above account to be, to the best of our knowledge and belief, a correct and true account in all particulars.

Jno. Grady,
Charles Hatchett, } Auditors.

50.—ENGINEERS', MASONIC, AND UNIVERSAL MUTUAL LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS	- - - - -	345, Strand.
OBJECTS	- - - - -	{ Life Assurance, and granting Loans and Annuities, and other Business usually carried on by Life Assurance Companies.
DATE OF COMPLETE REGISTRATION	- - -	7 June 1848.

ACCOUNTS Registered since the Return of 28 April 1856.

BALANCE SHEET from 31 December 1854 to 31 December 1855.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Cash balance from last year	- - - - -	2,183 7 4	By Expenses at head office	- - - - -	3,029 5 9
- Policy stamps in hand	- - - - -	11 17 6	- Ditto - branch offices and agencies	- - - - -	361 - 4
- Premiums	- - - - -	10,386 13 2	- Medical officers and referees	- - - - -	238 17 -
- Loan investigation fees	- - - - -	28 13 4	- Policy stamps	- - - - -	36 2 7
- Repayment of Loans	- - - - -	5,664 15 3	- Commission	- - - - -	470 14 6
- Deposit account	- - - - -	3,284 15 11	- Re-assurances	- - - - -	453 11 11
- Claims by re-assurances	- - - - -	2,500 - -	- Policies purchased and premiums returned	- - - - -	414 14 4
			- Annuities	- - - - -	14 10 10
			- Claims	- - - - -	6,100 - -
			- Furniture, fittings, and house repairs	- - - - -	244 2 1
			- Interest	- - - - -	99 6 5
			- Bonus account	- - - - -	1,298 2 3
				£. s. d.	
			- Cash balance	- - - - -	2,097 - 9
			- Policy stamps in hand	- - - - -	9 19 -
			- Invested on security	- - - - -	8,233 2 9
			- Loans on policies	- - - - -	959 12 -
					11,299 14 6
£.	24,060	2 6	£.	24,060	2 6

W. F. Dobson, } Directors.
James R. Christie, }

We the undersigned, the Auditors of the Engineers', Masonic and Universal Mutual Life Assurance Society, having carefully examined the Directors' accounts for the year ending the 31st December 1855, and compared the same with the vouchers, find them to be correct, and hereby confirm them.

Dated this 14th February 1856.

J. Surrage, } Auditors.
Montagu John Tatham, }
George Cates, }
D. Cullington, Jun., }

51.—MENTOR LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - No. 2, Old Broad-street, in the City of London.

OBJECTS - - - - - { For effecting Assurances on Contingencies connected with the duration of Life, and for advancing money to persons effecting Assurances with the Company, and for granting Annuities and Family and other Endowments, and for purchasing and selling Annuities and Reversionary and other Interests, and a General Life Assurance Business.

DATE OF COMPLETE REGISTRATION - 13 June 1848.

ACCOUNTS Registered since the Return of 28 April 1856.

BALANCE SHEET from 1 January to 31 December 1854.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Premiums received on account of life assurance policies, amounting to 309,132 l.	9,437	3 4	By Investments, loans on security - - - - -	1,581	6 3
- Purchase money of annuities - - - - -	854	3 4	- Repayment of advance - - - - -	1,000	- -
- Improved rent - - - - -	84	17 -	- Annuity payments - - - - -	268	2 4
- Interest on investments - - - - -	155	3 2	- Policy stamps - - - - -	1	10 -
- Loans repaid - - - - -	451	12 4	- Premiums of re-assurance, amounting to 34,300 l.	791	19 6
- Amount received on call - - - - -	3,500	- -	- Surrender of policies - - - - -	64	7 9
TOTAL received - - - - - £.	14,482	19 2	- Interest to shareholders - - - - -	356	18 2
- Balance in hand on the 1st January 1854 - - -	3,443	16 3	- Office expenses - - - - -	3,512	15 5
			- Commission - - - - -	406	13 7
			- Advertising - - - - -	223	12 1
			- Solicitor's bill of costs - - - - -	163	14 2
			- Assurance claims - - - - -	5,068	1 10
			TOTAL Disbursements - - - - - £.	13,439	1 1
			- Cash in hands of bankers - - - - - £. 2,830	8 1	
			- Ditto - manager - - - - -	100	- -
			- Bills receivable - - - - -	110	17 6
			- Agents' balances - - - - -	1,446	8 9
				4,487	14 4
				£.	17,926 15 5
	£.	17,926 15 5			

G. B. Harrison, }
Wm. Chas. Caldwell, } Directors.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Shareholders fund for amount received on proprietary capital of 250,000 l.	16,000	- -	By Vested property - - - - -	4,571	9 -
Less preliminary expenses - - - - -	6,222	10 -	- Less improved rent accumulated - - - - -	477	11 4
					4,093 17 8
Balance - - - - -	5,527	15 11	- Loans on security - - - - -	- - -	5,987 1 2
			- Cash balance in hand - - - - -	- - -	3,041 5 7
			- Agencies' balances due - - - - -	- - -	1,446 8 9
			- Office fittings and furniture - - - - -	- - -	736 12 9
				£.	15,305 5 11
	£.	15,305 5 11			

Examined,
G. B. Harrison, }
W. G. Ouseley, } Directors.
C. Wetherall, }
J. D. Paul, Chairman.

We have examined the accounts of this Company for the past year, and have found the balance sheets placed before us to be correct.

T. C. Bates, }
John Fitzgerald, } Auditors.
Robert Byron Miller, }
W. R. Parker, }

52.—THE LONDON INDISPUTABLE LIFE POLICY COMPANY.

PLACE OF BUSINESS	- - - - -	No. 31, Lombard-street, in the City of London.
OBJECTS	- - - - -	{ For granting Assurances on Lives, Annuities, Endowments, and Loans; the purchase of Reversions, and generally for carrying on all business usually transacted by Life Assurance Companies.
DATE OF COMPLETE REGISTRATION	- - -	14 June 1848.

ACCOUNTS Registered since the Return of 28 April 1856.

RECEIPTS and EXPENDITURE from 31 December 1854 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Balance at bankers, 31 December 1854	-	-	Rent and taxes	-	383 8 -
„ due by agents at ditto	-	-	Printing, stationery, and advertising	-	857 18 3
„ in hands of secretary, ditto	-	-	Directors and auditors	-	1,042 - -
Exchequer bills and bank deposits	-	-	Manager, secretary, solicitors, and clerks	-	1,729 1 9
	£.	s. d.	Agency charges, including inspector's salary, travelling expenses, charges of branches, messenger, postages, carriages of parcels, furniture and fixtures, and incidental charges	-	1,096 9 5
Premiums on life policies	-	-	Stamps	-	70 1 10
Renewal premiums	-	-	Commission and medical fees	-	1,208 2 4
Interest	-	-	Claims, including those outstanding, but not payable at last balance	-	9,647 11 4
			Re-assurances	-	2,698 14 7
			Bonus	-	976 9 5
			Purchase of policies	-	406 11 7
			Loans to policy-holders, bearing interest at 5 per cent.	-	2,295 8 7
			Exchequer bills and bank deposits	-	5,519 11 11
			Agents' balances as at quarter ending this date	-	3,227 16 7
			Balance at bankers	-	1,863 3 7
			„ in hands of secretary	-	- 16 8
	£.	33,023 5 10		£.	33,023 5 10

We have carefully examined these accounts, and find them correct.

William Carter,
Henry Burnet,
Charles E. Fuller,
R. W. Bishop, } Auditors.

Torrington,
Robert H. Forman,
John Atkins, } Directors.

VALUATION of LIABILITIES and ASSETS, as existing at 31 December 1855.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Present value of premiums assured, being 605,255 l.	-	-	By Present value of 22,054 l. 15 s. 6 d., being the full amount of annual premiums	-	323,805 4 8
- Amount to be reserved for sums assured for short periods, and endowments for children, being 15,450 l.	-	-	- Preliminary expenses, chargeable to existing and future policy-holders, to be distributed over the next 13 years, in equal instalments	-	8,666 13 4
- Amount to be reserved for 110 l., deferred annuities	-	-	- Assets, as per statement	-	30,472 9 5
- Outstanding claims not yet payable	-	-			
- Outstanding accounts	-	-			
- Balance, being the fund for present and future profits, and future expenses, applicable to existing policies	-	-			
	£.	362,944 7 5		£.	362,944 7 5

We have carefully examined these accounts, and find them correct.

William Carter,
Henry Burnett,
Charles E. Fuller,
R. W. Bishop, } Auditors.

Torrington,
Robert H. Forman,
John Atkins, } Directors.

53.—UNITED TRADERS' LIFE ASSURANCE AND ENDOWMENT COMPANY.

Nothing added to what was contained in the previous Returns.

54.—GRESHAM LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS	37, Old Jewry, London.
OBJECTS	The Assurance of Life for its whole term or any less period; the Endowment of Families; the sale of Annuities for Life or Lives, or for any less time; the purchase and sale of terminable Annuities, Pensions, and Allowances; the purchase and sale of Reversionary Interests; the Lending of Money at Interest, and by way of Annuity and on Security; the purchase and sale of Assurances on Human Life; and the business of a Life Assurance Society generally.
DATE OF COMPLETE REGISTRATION	17 July 1848.

ACCOUNTS Registered since the Return of 28 April 1856.

BALANCE SHEET from 1 August 1855 to 31 July 1856.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
Brought forward from 31 July 1855 :		By Office repairs and fittings	21 2 9
		- Office expenses, rent, coals, gas, &c.	985 - 4
To cash at bankers	5,886 15 8	- Salaries and directors' remunerations	3,823 2 -
- Petty cash in hand	44 9 11	- Medical examinations	923 2 -
- Bills receivable (bankers)	754 16 8	- Commissions	3,796 5 10
	6,686 2 3	- Agency appointments and travelling expenses	785 16 3
To Premiums, new policies	19,111 11 5	- Advertisements and general agency charges	1,251 4 7
- Ditto, renewals, exclusive of bonus deductions	35,029 3 10	- Printing and stationery	846 8 6
	54,140 15 3	- Postage and carriage	420 17 8
- Annuities	12,827 5 8	- Stamps (policy and receipt)	247 17 3
- Interest	5,106 6 4	- Law charges	362 7 6
- Loan guarantee fund	274 5 5	- Income tax	416 13 10
- Advances repaid	36,642 8 4	- Gratuities, former actuary's and auditors' services	560 10 -
		- Interest dividends	1,085 4 -
		- Bank charges	9 8 3
		- Cash bonuses, commutations, and policies purchased	9,785 13 6
		- Re-assurances	1,981 1 8
		- Claims in respect of deaths	11,702 7 10
		- Annuitants	1,783 15 1
		- Deposits returned (balances of)	947 3 10
		- Investments :	
		Public stocks	21,587 13 6
		Other securities	34,326 - -
			55,913 13 6
		Cash at bankers	4,346 10 6
		„ on deposit	4,151 3 6
		„ in cashier's hands	61 5 8
		„ Bills receivable (bankers)	715 5 -
		Agents' balances, including 30 days' renewals	7,876 7 10
		Half premiums on credit	877 14 7
			18,028 7 1
£.	115,677 3 3	£.	115,677 3 3

Examined by us, this 9th day of October 1856.

W. H. Thornthwaite,
Joseph Williams,
Frederick A. Davies, } Directors.

W. Tabor, Chairman.

We have examined the above statement of income and expenditure, this 22d day of October 1856, and hereby certify the same to be correct.

W. Whitelock,
George Lowe,
G. H. Ladbury, } Auditors.

54.—GRESHAM LIFE ASSURANCE SOCIETY—*continued.*

(2.) BALANCE SHEET from 1 August 1856 to 31 July 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances brought forward from 31 July 1856:			By Office alterations, building charges, furniture, fittings, &c. - - - - -	2,202	3 -
Cash at bankers, and bills - - -	5,061	15 6	- Office expenses, rent, coals, gas, &c. - - -	777	16 6
„ Petty, in office - - -	61	5 8	- Salaries, wages, and directors' remuneration - -	3,923	6 5
	5,123	1 2	- Gratuities, auditors' services, &c. - - -	178	18 6
To Premiums:			- Commission on new premiums and commutation -	2,649	6 2
New policies - - - - -	23,748	18 9	- Ditto - renewals - ditto - - -	2,918	4 2
Renewals - - - - -	44,283	18 6	- Medical fees - - - - -	1,027	13 3
	68,032	17 3	- Printing and stationery - - - - -	1,324	1 7
To Annuities - - - - -	8,001	13 11	- Postage and carriage - - - - -	414	2 1
- Interest - - - - -	5,710	10 8	- Advertisements - - - - -	1,056	2 4
- Advances repaid - - - - -	32,512	4 8	- Travelling expenses, agency appointments, and charges - - - - -	3,130	7 5
			- Policy and receipt stamps - - - - -	208	14 9
			- Law charges - - - - -	126	5 4
			- Income tax - - - - -	199	9 8
			- Interest dividends - - - - -	1,085	4 -
			- Bank charges - - - - -	13	7 4
			- Re-assurances - - - - -	3,612	19 4
			- Policies purchased and cash bonuses - - -	902	9 10
			- Claims in respect of deaths - - - - -	21,151	18 7
			- Annuitants - - - - -	2,648	7 7
			- Current interest due 31 July 1857 - - -	412	8 9
			- Deposits returned - - - - -	2,790	10 6
			- Investments:		
			Public funds - - - - -	19,662	10 -
			Other securities - - - - -	21,830	5 10
				41,492	15 10
			Cash on deposit - - - - -	6,971	10 5
			Ditto at bankers - - - - -	4,122	15 6
			Ditto, petty, in office - - -	16	10 6
			Agents' balances, including 30 days' renewals (town and country) -	11,883	15 4
			Part premiums on credit - - -	2,139	3 -
				25,133	14 9
£. 119,380	7	8	£. 119,380	7	8

Examined by us, this 8th day of October 1857,

W. H. Thornthwaite,
Joseph Williams,
George Tyler,

} Directors.

W. Tabor, Chairman.

We have examined the above statement of income and expenditure, this 17th day of October 1857, and hereby certify the same to be correct.

George Lowe,
Wm. Whitelock,
G. H. Ladbury,
William W. Venn,

} Auditors.

54.—GRESHAM LIFE ASSURANCE SOCIETY—continued.

(3.) BALANCE SHEET from 1 August 1857 to 31 July 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash balances brought forward from 31 July 1857:			By Office fittings, furniture, alterations, &c.	2,390	3 5
			- Office expenses, rent, coals, gas, &c.	75	15 2
			- Salaries, wages, and directors' remuneration	5,665	18 7
			- Gratuities, auditors' services, &c.	433	16 6
			- Commission on new premiums and commutations	2,815	9 4
On deposit - - -	6,971	10 5	- Ditto - renewal ditto - ditto	3,208	5 2
Bankers' current account -	4,122	15 6	- Medical fees	1,198	10 -
Petty cash - - -	16	10 6	- Printing and stationery	1,439	15 9
			- Postage and carriage	423	9 7
			- Advertisements	1,212	10 4
			- Travelling expenses	417	2 5
	11,110	16 5	- Agency appointments and charges	2,495	11 8
Deposit account - - -	4,151	3 6	- Policy and receipt stamps	168	13 10
			- Law charges	75	-
	15,261	19 11	- Income tax	265	14 -
To Premiums:			- Interest dividends	1,085	4 -
New policies - - -	27,897	16 2	- Bank charges	10	3 4
Renewals - - -	50,263	17 1	- Re-assurances	4,419	15 4
			- Policies purchased and cash bonuses	804	3 1
	78,161	13 3	- Claims in respect of deaths	25,942	10 8
To Annuities - - -	9,186	12 3	- Annuitants	2,686	13 5
- Interest - - -	5,467	3 1	- Deposits returned	800	-
- Advances repaid - - -	23,948	14 4	- Agents' debits, including thirty days' renewals (town and country) in course of receipt.	11,183	8 7
- Temporary deposits - - -	2,725	17 8	- Part premiums on credit	105	12 4
	£. 134,752	- 6	- Investments, public funds, and other securities	52,627	3 10
			Cash balances on deposit - - -	£. 9,639	19 6
			Bankers' current account - - -	2,361	10 8
				12,001	10 2
				£. 134,752	- 6

Examined by us, this 7th day of October 1858,

W. H. Thornthwaite, }
J. Beadnell, } Directors.
Edward Sally, }
W. Tabor, Chairman.

We have examined the above statement of income and expenditure, this 15th day of October 1858, and hereby certify the same to be correct.

George Lowe, Wm. W. Venn, }
Wm. Whitelock, G. H. Ladbury, } Auditors.

(4.) BALANCE SHEET from 1 August 1858 to 31 July 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash balances brought forward:			By Office fittings, furniture, alterations, &c.	311	6 -
			- Office expenses, rent, coals, gas, &c.	859	19 3
			- Salaries, wages, directors' remuneration, gratuities, auditors' fees, &c.	5,287	- 2
On deposit - - -	9,639	19 6	- Commission on new premiums and commutations	3,401	15 9
Bankers' current account -	2,361	10 8	- " on renewals	2,712	14 -
			- Medical fees	1,494	2 6
	12,001	10 2	- Printing and stationery	627	11 1
To Premiums:			- Postage and carriage	538	9 1
New policies - - -	28,208	2 10	- Advertisements	843	14 3
Renewals - - -	57,390	9 6	- Travelling expenses	243	5 8
			- Agency appointments and charges	1,839	4 9
	85,598	12 4	- Policy and receipt stamps	327	16 5
To Annuities - - -	6,240	7 7	- Law charges	552	1 5
- Interest - - -	7,258	13 8	- Income-tax	192	15 6
- Advances repaid - - -	30,685	8 7	- Interest, dividends, and bonus	1,091	4 -
			- Bank charges	6	- 6
			- Re-assurances	4,893	6 5
			- Policies purchased	1,139	17 4
			- Claims in respect of deaths	30,025	17 9
			- Annuitants	5,896	9 10
			- Repaid temporary deposit	9	6 4
			- Agents' debits, including thirty days' renewals (town and country), in course of receipt.	5,003	10 6
			- Investments:		
			Public funds - - -	£. 39,698	10 -
			Other securities - - -	20,269	3 3
				59,967	13 3
			- Cash on deposit - - -	10,880	-
			- " at bankers' - - -	3,509	18 11
			- " in office - - -	129	11 8
				14,519	10 7
	£. 141,784	12 4		£. 141,784	12 4

Examined by us, this 12th day of October 1859.

J. L. Ancock, }
Fred. A. Davis, } Directors.
Joseph Williams, }
W. Tabor, Chairman.

We have examined the above statement of income and expenditure, this 15th day of October 1859, and hereby certify the same to be correct.

George Lowe, Wm. Whitelock, }
G. H. Ladbury, William W. Venn, } Auditors.

54.—GRESHAM LIFE ASSURANCE SOCIETY—continued.

(5.)—BALANCE SHEET from 1 August 1859 to 31 July 1860.

RECEIPTS.				EXPENDITURE.					
To Cash Balances brought forward—									
	£.	s.	d.	£.	s.	d.	£.	s.	d.
On deposit - - -	10,880	-	-				By Office fittings, furniture, alterations, office expenses, rent, coals, gas, &c. - - - - -	1,106	3 11
At banker's - - -	3,509	18	11				- Salaries, wages, directors' remuneration, gratuities, and auditors' fees - - - - -	5,356	4 6
In office - - -	129	11	8	14,519	10	7	- Commission on new premiums and commutations -	2,620	5 3
							- „ on renewals - - - - -	3,180	6 7
- Premiums :—							- Medical fees - - - - -	848	10 7
New policies -	£ 20,298	2	6				- Printing and stationery - - - - -	669	13 6
Less cancelled -	733	10	-				- Postage and carriage - - - - -	407	5 7
	19,564	12	6	101,310	11	10	- Advertisements - - - - -	896	16 9
Renewals - - -	81,745	19	4				- Travelling expenses - - - - -	520	17 4
							- Agency appointments and charges - - - - -	1,857	12 4
- Annuities - - -				6,706	16	9	- Policy and receipt stamps - - - - -	329	19 5
- Interest - - -				6,915	14	5	- Law charges - - - - -	554	7 4
- Advances repaid - - -				25,110	17	7	- Income-tax - - - - -	396	8 1
							- Interest, dividends, and bonuses - - - - -	1,085	4 -
							- Bank charges and foreign exchanges - - - - -	18	8 5
							- Re-assurances - - - - -	3,812	3 7
							- Part premiums as loans on policies - - - - -	4,176	- -
							- Policies purchased - - - - -	3,326	6 5
							- Claims in respect of deaths - - - - -	27,690	4 -
							- Annuitants - - - - -	5,852	1 11
							- Repayment of deposit - - - - -	2,071	19 7
							- Agents' debits, including thirty days' renewals in course of receipt in town and country - - -	5,723	10 9
							- Investments :—		
							Public funds - - - - -	36,411	5 -
							Other securities - - - - -	19,102	5 9
							On deposit - - - - -	17,863	12 -
							Cash at banker's - - - - -	8,483	- 9
							„ in office - - - - -	202	17 10
								82,003	1 4
£.	154,563	11	2				£.	154,563	11 2

Examined by us, this 15th day of November 1860, and found to be correct,
W. H. Thornthwaite, }
J. L. Hancock, } Directors.
George Lowe, }
W. Tabor, Chairman.

We have examined the above Statement of Income and Expenditure this 23rd day of November 1860, and hereby certify the same to be correct,
William Whitelock, }
G. H. Ladbury, } Auditors.
William W. Venn, }

55.—BRITISH EMPIRE MUTUAL FIRE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

56.—PRECEPTORS' AND GENERAL MUTUAL LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

57.—INDEPENDENT ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

58.—ÆGIS LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

59.—NATIONL MERCANTILE FIRE INSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

60.—PRUDENTIAL MUTUAL ASSURANCE INVESTMENT AND LOAN ASSOCIATION.

PLACE OF BUSINESS - - - - - 14, Chatham-place, Blackfriars, London.

OBJECTS - - - - - To grant Policies of Assurance; to make Investments of Money on Loans, or in Purchase of Annuities, Reversions or Life Interests, Policies of Assurance, and other Property; to purchase, subject to a license from the Board of Trade, Houses, Lands, and Buildings, of any tenure, in England, and to resell and re-invest; and, subject to a Special General Meeting of the Shareholders, any part of the Capital of the Association may be appropriated as a Guarantee Fund.

DATE OF COMPLETE REGISTRATION - - - 28d December 1848.

ACCOUNTS Registered since the Return of the 28th April 1856.

BALANCE SHEET from 31 December 1854 to 31 December 1855.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance at last audit - - - - -	1,409 9 6	By Loans to policy-holders - - - - -	1,649 7 4
- Instalments received on new shares - - - - -	286 - -	- Debentures paid off and interest - - - - -	12,010 13 4
- Premiums - - - - -	3,380 1 8	- Claims - - - - -	739 5 -
- Repayments of loans with interest - - - - -	6,377 12 10	- Repairs and alterations - - - - -	29 6 10
- Loans on debentures - - - - -	7,635 - -	- Annuity - - - - -	33 5 -
- Commission received - - - - -	15 13 8	Office Expenses :	
- Inquiry fees - - - - -	5 4 6	By Salaries - - - - -	£. s. d.
- Industrial advances repaid - - - - -	33 14 -	- Commission - - - - -	693 10 -
		- Printing and stationery - - - - -	108 9 9
			120 2 -
		- Rent, taxes, gas, &c. - - - - -	£. s. d.
		- Less received - - - - -	438 18 8
			144 11 10
		- Advertising - - - - -	294 6 10
			72 10 2
			1,288 18 9
		By Petty expenses, including messengers' wages - - - - -	150 11 8
		- Medical fees, &c. - - - - -	81 14 9
		- Law costs - - - - -	18 3 0
		- Investigation fees - - - - -	12 7 2
		- Directors' fees, including chairman's remuneration - - - - -	360 16 -
		- Interest on shares - - - - -	143 2 -
		- Preliminary expenses for organizing the Industrial Department, including superintendent's travelling expenses, outfits of agents, and all incidental charges thereon - - - - -	1,266 19 6
		- Claims in the Industrial Department - - - - -	70 14 -
		- Re-assurances - - - - -	262 3 6
		- Endowment - - - - -	100 - -
		- Furniture - - - - -	29 1 -
		- Unclaimed interest, 1854 - - - - -	2 16 -
		- Premium returned - - - - -	6 11 2
		- Premiums, receipts in hands of agents - - - - -	219 7 7
		- Balance in hand and at banker's - - - - -	667 11 10
£.	19,142 16 2	£.	19,142 16 2

Examined by three directors.

J. Gillman,
Geo. Clark,
Peter Sers.

We have examined this account, find it to be correct, and hereby confirm the same.

3 March 1856.

Thomas Warne, } Auditors.
Tho. Reid, }

61.—RYE MUTUAL MARINE ASSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - - - Market-street, Rye, in the County of Sussex.
OBJECT - - - - - Insurance of Ships.
DATE OF COMPLETE REGISTRATION - - - - 7 March 1849.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 6 January 1855 to 6 January 1856.

R E C E I P T S.			E X P E N D I T U R E.		
To Last year's balance, brought forward - - -	£.	s. d. 16 1 1	By Printing and stationery - - - - -	£.	s. d. 2 2 -
- Members' contributions - - - - -		286 15 2½	- Charges for surveying vessels - - - - -		11 - -
- Policy stamps - - - - -		1 4 6	- Stamps for policies - - - - -		18 1 -
			- Secretary's fees—Registering policies - - - - -		16 16 -
			- On account of averages - - - - -		157 3 8
			- Directors' attendances at meetings - - - - -		1 5 -
			- Incidentals - - - - -		11 11 8¼
					217 19 4¼
			- Balance - - - - -		86 1 5¼
£.		304 0 9½	£.		304 0 9½

Examined by us,
William Hoad,
Lewis Hoad, } Directors.
Jas. F. Plomley,
J. A. Vidler, Chairman of the Directors.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
To Balances owing to members - - - - -	£.	s. d. 159 1 5¼	By Balances owing from members - - - - -	How Invested.	Value according to last Estimate.
			- Cash - - - - -	{ In London and County Bank, Rye. }	£. s. d. 73 0 0½
					86 1 5¼
		159 1 5¼	£.		159 1 5¼

Examined by us,
William Hoad,
Lewis Hoad, } Directors.
Jas. F. Plomley,
J. A. Vidler, Chairman of the Directors.

We, the undersigned David Taylor and John Scott Coombs, auditors of the Rye Mutual Marine Assurance Association, do hereby report that we have examined the foregoing balance-sheet, and also the accounts of the said association, for the year ending on the 6th day of January last ; and finding them correct, we hereby confirm the same. Dated this 8th day of September 1856.

Dd. Taylor.
J. Scott Coombs.

61.—RYE MUTUAL MARINE ASSURANCE ASSOCIATION—continued.

(2.) BALANCE SHEET from 6 January 1857 to 6 January 1858.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Last year's balance, brought forward - - -	36	3 3	By Printing and stationery - - - - -	3	18 -
- Members' contributions - - - - -	303	10 10½	- Charges for surveying vessels - - - - -	9	10 -
- Policy stamp - - - - -	-	4 -	- Stamps for policies - - - - -	18	3 -
			- Secretary's fees—Registering policies - - - - -	16	16 -
			- On account of averages - - - - -	257	6 11
			- Directors' attendances at meetings - - - - -	2	5 -
			- Incidentals - - - - -	12	10 9
				320	9 8
			- Balance - - - - -	19	8 5½
£.	339	18 1½	£.	339	18 1½

Examined by us,

John Holmes, }
Lewis Hoad, } Directors.
A. B. Vidler, }

William Hoad, Chairman of the Directors.

7 July 1858.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		How Invested.	Value according to last Estimate.
To Balances owing to members - - - - -	126	2 -¾	By Balances owing from members -	£. s. d.	£. s. d.
					106 13 7½
			- Cash - - - - -	£. s. d.	
			- Policy stamps - - - - -	15 4 5½ } - - - - -	19 8 5½
				4 4 - }	
£.	126	2 -¾	£.		126 2 -¾

Examined by us,

John Holmes, }
Lewis Hoad, } Directors.
A. B. Vidler, }

William Hoad, Chairman of the Directors.

7 July 1858.

We, the undersigned David Taylor and John Scott Coombs, auditors of the Rye Mutual Marine Assurance Association, do hereby report that we have examined the foregoing balance-sheet, and also the accounts of the said association, for the year ending on the 6th of January last; and finding them correct, we hereby confirm the same. Dated this 10th day of July 1858.

Dd. Taylor.
J. Scott Coombs.

(3.) BALANCE SHEET from 6 January 1858 to 6 January 1859.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Last year's balance, brought forward - - -	19	8 5½	By Printing and stationery - - - - -	1	10 -
- Members' contributions - - - - -	109	- 11	- Stamps for policies - - - - -	19	- -
			- On account of averages - - - - -	67	8 1
			- Incidentals - - - - -	10	17 5
				98	15 6
			- Balances - - - - -	20	13 10½
£.	128	9 4½	£.	128	9 4½

Examined by us,

John Holmes, }
Lewis Hoad, } Directors.
A. B. Vidler, }

William Hoad, Chairman of the Directors.

6 June 1859.

61.—RYE MUTUAL MARINE ASSURANCE ASSOCIATION—continued.

(3.) BALANCE SHEET from 6 January 1858 to 6 January 1859—continued.

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.		
	£. s. d.		How Invested.	Value according to last Estimate.
To Balances owing to members - - - - -	95 9 10½			
- Bills - - - - -	38 13 -			
		By Balances owing from members -	- - - -	£. s. d. 104 9 -¼
		- Cash - - - - -	In hand - -	29 13 10¼
	£. 134 2 10½			£. 134 2 10½

Examined by us,

John Holmes,

Lewis Hoad,

A. B. Vidler,

Directors.

William Hoad, Chairman of the Directors.

6 June 1859.

I, the undersigned David Taylor, auditor of the Rye Mutual Marine Assurance Association, do hereby report that I have examined the foregoing balance-sheet, and also the accounts of the said association, for the year ending on the 6th day of January last; and finding them correct, I hereby confirm the same. Dated this 9th day of June 1859.

N.B.—Mr. Coombs, the other auditor, has left Rye and ceased to act.—D. T.

Dd. Taylor.

(4.) BALANCE SHEET from 6 January 1859 to 6 January 1860.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Last year's balance brought forward - - -	29 13 10½	By Printing and stationery - - - - -	2 1 2
- Members' contributions - - - - -	230 16 -½	- Stamps for policies - - - - -	19 18 -
		- On account of averages - - - - -	153 3 8½
		- Charges for surveying vessels, 1858 - - -	17 3 -
		- Secretary, registering policies, 1858 - - -	17 6 6
		- Directors' attendances at meetings, 1858 - - -	3 2 6
		- Incidentals - - - - -	14 17 9
	£. 260 9 10¾		227 12 7½
		- Balance - - - - -	32 17 3¼
			£. 260 9 10¾

Examined by us,

Jas. F. Plomley,

John Burkitt,

A. B. Vidler,

Directors.

John Holmes, Chairman of the Directors.

4 July 1860.

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.		
	£. s. d.		How Invested.	Value according to last Estimate.
To Balances owing to members - - - - -	119 7 2			
- Bills - - - - -	19 16 -			
		By Balances owing from members -	- - - -	£. s. d. 106 5 10½
		- Cash - - - - -	In hand - -	32 17 3¼
	£. 139 3 2			£. 139 3 2

Examined by us,

Jas. F. Plomley,

John Burkitt,

A. B. Vidler,

Directors.

John Holmes, Chairman of the Directors.

4 July 1860.

We, the undersigned David Taylor and Horace Cuerton, auditors of the Rye Mutual Marine Assurance Association, do hereby report that we have examined the foregoing balance sheet, and also the accounts of the said association, for the year ending on the 6th of January last; and finding them correct, we hereby confirm the same. Dated this 6th day of July 1860.

Dd. Taylor.
H. Cuerton.

61.—RYE MUTUAL MARINE ASSURANCE ASSOCIATION—*continued.*

(5.) BALANCE SHEET from 6 January 1860 to 6 January 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Last year's balance, brought forward - - -	32	17 3 $\frac{3}{4}$	By Printing and stationery - - - - -	1	13 4
- Members' contributions - - - - -	186	4 10	- Stamps for policies - - - - -	15	- -
			- On account of averages - - - - -	105	15 4
			- Charges for surveying vessels - - - - -	2	- -
			- Secretary registering policies, 1859 - - - - -	15	15 -
			ditto - - - ditto - - - 1860 - - - - -	12	1 6
			- Directors' attendances at meetings, 1859 - - - - -	3	- -
			ditto - - - ditto - - - 1860 - - - - -	1	10 -
			- Incidentals - - - - -	8	16 11
				165	12 1
			- Balance - - - - -	53	10 - $\frac{1}{4}$
£.	219	2 1 $\frac{1}{4}$	£.	219	2 1 $\frac{1}{4}$

24 June 1861.

Examined by us,
J. S. Hessell,
A. B. Vidler, } Directors.
John Burkitt,
John Holmes, Chairman of the Directors.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		How Invested.	Value according to last Estimate.
To Balances owing to members - - - - -	64	2 8 $\frac{3}{4}$	By Balances owing from members -	- - -	£. s. d. 10 12 8 $\frac{1}{2}$
			- Cash - - - - -	In hand - -	53 10 - $\frac{1}{4}$
£.	64	2 8 $\frac{3}{4}$	£.		64 2 8 $\frac{3}{4}$

24 June 1861.

Examined by us,
J. S. Hessell,
A. B. Vidler, } Directors.
John Burkitt,
John Holmes, Chairman of the Directors.

We, the undersigned David Taylor and Horace Cuerton, auditors of the Rye Mutual Marine assurance Association, do hereby report that we have examined the foregoing balance-sheet, and also the accounts of the said Association for the year ending on the 6th day of January last; and finding them correct, we hereby confirm the same.

Dated First day of July 1861.

Dd. Taylor.
H. Cuerton.

(6.) BALANCE SHEET from 6 January 1861 to 6 January 1862.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Last year's balance brought forward - - -	53	10 - $\frac{1}{4}$	By Printing and stationery - - - - -	2	10 7
- Members' contributions - - - - -	160	18 4	- Stamps for policies - - - - -	15	12 -
			- On account of averages - - - - -	166	12 7
			- Incidentals - - - - -	7	12 3
				192	7 5
			Balance - - - - -	22	- 11 $\frac{1}{4}$
£.	214	8 4 $\frac{1}{4}$	£.	214	8 4 $\frac{1}{4}$

26 May 1862.

Examined by us,
Jas. F. Plomley,
Joseph Judge, } Directors.
J. S. Hessell,
John Holmes, Chairman of the Directors.

61.—RYE MUTUAL MARINE ASSURANCE ASSOCIATION—continued.

(6.) BALANCE SHEET from 6 January 1861 to 6 January 1862—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.			
		£. s. d.		How Invested.	Value accord- ing to last Estimate.	
					£. s. d.	
To Balances owing to members	- - - - -	64 17 6½	By Balances owing from members	- - - - -	71 17 11¾	
- Bills	- - - - -	30 18 -	- Cash	- - - - -	23 17 6¾	
		£. 95 15 6½			£. 95 15 6½	

26 May 1862.

Examined by us,
Jas. F. Plomley,
Joseph Judge,
J. S. Hessell, } Directors.
John Holmes, Chairman of the Directors.

We the undersigned, David Taylor and Horace Cuerton, auditors of the Rye Mutual Marine Assurance Association, do hereby report that we have examined the foregoing balance-sheet, and also the accounts of the said Association for the year ending on the 6th of January last; and finding them correct, we hereby confirm the same.
6 June 1862. Dd. Taylor.
H. Cuerton.

62.—RAILWAY PASSENGERS' ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 3, Old Broad-street, in the City of London.
OBJECTS - - - - - { To insure all who do now or shall hereafter travel by Railway, compensation for Personal Injury, or Loss of Life, consequent upon or incident to Railway Conveyance, whether arising from Accident or Negligence otherwise than wilful.
DATE OF COMPLETE REGISTRATION - - - 22 March 1849.

ACCOUNTS Registered since the Return of the 28 April 1856.

THIRTEENTH HALF-YEARLY ACCOUNT.

(1.) CAPITAL ACCOUNT to 31 December 1855.

Dr.			Cr.		
	30 June 1855.	31 Dec. 1855.		30 June 1855.	30 Dec. 1855.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
To Law and Parliamentary charges	3,368 5 7		By Shareholders' Fund (deposit and call on shares)	15,021 5 -	15,021 5 -
- Advertising purposes	4,265 2 1	75 - -			
- Printing account	3,474 19 5	120 - -			
- Furniture and office fittings	582 7 1				
- Actuary's account	92 - -				
- Directors for half-year to Decembsr 1852	150 - -				
- Compensation (paid during the experimental operation of the insurance of Railway Servants)	3,125 - -				
- Profit and loss	513 15 3				
	15,571 9 5				
- Less for amount received in repayment of preliminary expenses to December 1854	600 - -	14,971 9 5			
To Balance:					
Amount advanced to Revenue Account	726 13 9				
Railway debentures	500 - -				
Ransom & Co.	167 9 4	1,394 3 1			
	£. 16,560 12 6			£. 16,560 12 6	

62.—RAILWAY PASSENGERS' ASSURANCE COMPANY—continued.

(1.) REVENUE ACCOUNT to 31 December 1855.

	£.	s.	d.		£.	s.	d.
To Law charges - - - - -	65	-	6	By Balance from last half-year - - - - -	1,939	1	1
- Advertising purposes and travelling expenses - -	777	4	5	- " due from Clearing-house and agents to June 1855 - - - - -	890	7	1
- Office expenses - - - - -	135	13	1	- Amount received as premiums to this date (exclusive of 721 l. 3 s. 5 d. still due from Clearing-house and agents)	3,490	6	2
- Rent - - - - -	142	10	-				
- Clearing-house expenses - - - - -	214	15	2				
- Directors and auditors - - - - -	165	-	-				
- Salaries - - - - -	362	6	-				
- Printing - - - - -	160	12	10				
- Government duty - - - - -	189	6	9				
- Commission - - - - -	520	15	10				
- Compensation - - - - -	1,558	10	-				
- Interest - - - - -	284	6	9				
- Commercial Travellers' School - - - - -	10	10	-				
- Policy stamps - - - - -	49	18	-				
- Balance invested in Reduced 3 per Cents £.1,878 5 -							
- " Three per Cents. - - - - - 186 15 -							
- " Glyn & Co. - - - - - 343 7 7							
- " Cashier - - - - - 1 11 2							
	2,409	18	9				
Less amount of advance from Capital Account - - - - - 726 13 9							
	1,683	5	-				
	£.	6,319	14 4		£.	6,319	14 4

1.—BALANCE SHEET to December 1855.

	£.	s.	d.		£.	s.	d.
To Railway debentures - - - - -	500	-	-	By Balance of Capital Account as above - - - - -	1,394	3	1
- Ransom & Co. - - - - -	167	9	4	- " of Revenue Account - £.1,683 5 -			
- Reserved Fund Reduced Three per Cents. 1,878 5 -				- Amount still due from Clearing-house and agents - - - - - 721 3 5			
- Three per Cent. Consols - - - - - 186 15 -							
- Balance due from Clearing-house and agents - - - - - 721 3 5							
- Glyn & Co. - - - - - 343 7 7							
- Cashier - - - - - 1 11 2							
	3,131	2	2				
	£.	3,798	11 6		£.	3,798	11 6

James Clay, Chairman.

G. B. Harrison, } Directors.
T. Clive, }

A. Scrutton, } Auditors.
T. C. Bates, }

Audited 14 February 1856.

We have audited the accounts of the Railway Passengers' Assurance Company for the half-year ending 31 December 1855, and find them correct, subject to the decision of the next General Meeting as to the appropriation of the sum of 513 l. 15 s. 3 d. placed to the debit of the Capital Account.

A. Scrutton, } Auditors.
F. C. Bates, }

London, 14 February 1856.

62.—RAILWAY PASSENGERS' ASSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 1 July 1856 to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last half-year - - - - -	3,551	19 -	By Law charges - - - - -	35	13 10
- „ due from Clearing house and agents to June 1856	894	- 11	- Advertising - - - - -	853	4 -
- Amount received as premiums to this date - - -	5,359	12 11	- Office expenses - - - - -	180	8 9
- Balance of interest - - - - -	26	13 4	- Salaries - - - - -	463	13 -
			- Printing - - - - -	260	9 5
			- Government duty - - - - -	141	6 5
			- Commission - - - - -	740	1 1
			- Compensation - - - - -	3,495	2 9
			- Profit and Loss - - - - -	51	14 1
			- Interest - - - - -	328	7 10
			- Rent - - - - -	137	10 -
			- Clearing-house expenses - - - - -	235	7 9
			- Direction - - - - -	165	- -
			- Policy stamps - - - - -	414	9 -
			- Income tax - - - - -	102	5 10
			Balance invested :		
			- New Three £. s. d.		
			per Cents. 1,878 5 -		
			- Three per		
			Cent. Con-		
			sols - - 953 15 -	£. s. d.	
				2,832 - -	
			Less advanced from banker, 2,000 - -	£ s. d.	
				832 - -	
			By Glyn & Co.] - - - - -	1,391	17 7
			- Cashier - - - - -	3	14 10
				2,227	12 5
£.	9,832	6 2	£.	9,832	6 2

James Mitchell, } Directors.
A. Kinnaird, }

We have audited the accounts of the Railway Passengers' Assurance Company for the half-year ending 31 December 1856, and find them correct.

A. Scrutton, } Auditors.
T. C. Bates, }

(3.)—BALANCE SHEET from 1 January 1857 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance of last account - - - - -	2,891	11 3	By Law charges - - - - -	83	15 2
- Amount received from premiums - - - - -	16,931	7 9	- Advertising - - - - -	2,013	16 1
- Interest - - - - -	55	14 -	- Office expenses - - - - -	414	19 1
			- Salaries - - - - -	973	- -
			- Printing - - - - -	490	7 11
			- Government duty - - - - -	265	15 2
			- Commission - - - - -	1,839	3 2
			- Compensation - - - - -	6,839	6 9
			- Profit and Loss - - - - -	120	19 8
			- Interest to proprietors - - - - -	718	19 8
			- Rent - - - - -	265	- -
			- Clearing-house - - - - -	436	2 11
			- Direction - - - - -	330	- -
			- Policy stamps - - - - -	1,000	9 6
			- Income tax - - - - -	50	2 -
			- Amount invested, and in hand - - £. 3,213 - 8		
			„ Due from agents - - - 823 15 3		
				4,036	15 11
£.	19,878	13 -	£.	19,878	13 -

James Mitchell, } Directors.
A. Kinnaird, }

We have audited the accounts of the Railway Passengers' Assurance Company, for the half-year ending 31st March 1857, and find them correct.

A. Scrutton, } Auditors.
T. C. Bates, }

62.—RAILWAY PASSENGERS' ASSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 1 January 1858 to 31 December 1858.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance of last account - - - - -	4,036 15 11	By Law charges - - - - -	103 11 2
- Amount received from premiums - - - - -	22,434 13 9	- Advertising - - - - -	2,053 - 1
- Interest - - - - -	165 19 5	- Office expenses - - - - -	463 13 -
		- Salaries - - - - -	1,038 - -
		- Printing - - - - -	502 7 1
		- Government duty - - - - -	270 14 2
		- Commission - - - - -	2,291 9 1
		- Compensation - - - - -	8,368 3
		- Profit and Loss - - - - -	99 8 5
		- Interest to proprietors - - - - -	673 18 6
		- Rent - - - - -	345 - -
		- Clearing-house - - - - -	420 18 6
		- Direction - - - - -	330 - -
		- Policy stamps - - - - -	1,067 4 -
		- Income tax - - - - -	21 18 4
		- Replacement of preliminary expenses - - - - -	500 - -
		- Balance invested - - - - -	£. 6,047 8 -
		Bankers, &c. - - - - -	1,116 13 8
		Due from agents - - - - -	924 2 1
			8,068 3 9
£.	26,637 9 1	£.	26,637 9 1

Jas. Mitchell, } Directors.
A. Kinnaird, }

We have audited the accounts of the Railway Passengers' Assurance Company, for the half-year ending 31 December 1858, and find the same correct.

A. Scrutton, } Auditors.
T. C. Bates, }

63.—UNITED GUARANTEE AND LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

64.—TIMES LIFE ASSURANCE AND GUARANTEE COMPANY.

PLACE OF BUSINESS - - - - -	32, Ludgate-hill, in the City of London.
OBJECTS - - - - -	To effect Assurances upon Lives, and for guaranteeing to Employers the fidelity of persons employed by them; and also to purchase and sell Annuities, either for Lives or Years, or on Survivorships; and to purchase or sell Life, Reversionary, and other Estates; and to advance Money on Mortgage or other Security, or such one or more of the said objects as the Board of Directors shall think proper to adopt.
DATE OF COMPLETE REGISTRATION - - -	1 June 1849.

NO ACCOUNTS Registered since the Return of 28 April 1856, and notice received stating the Company was amalgamated with the Albert Life Association in 1857.

65.—NORTH STAFFORDSHIRE MUTUAL CATTLE INSURANCE COMPANY.

PLACE OF BUSINESS	Newcastle-under-Lyne.
OBJECTS	To make Assurances between and for the benefit of its Members, on the principle of Mutual Assurance, from loss by mortality, arising from disease or accident in Horses and all other kinds and descriptions of Cattle, and whether such loss shall be occasioned immediately, by disease or by slaughter, in consequence of infection or suspected infection by any contagious disease, or by slaughter in consequence of illness or accident, where such slaughter shall appear to the Directors to have been necessary or justifiable.
DATE OF COMPLETE REGISTRATION	7 June 1849.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 31 December 1856 to 31 December 1857.

R E C E I P T S.			E X P E N D I T U R E.		
To Balance of last account, 31 December 1856	-	-	By Casualties (amount paid to insurers for losses)	-	-
- Stamps then in hand	-	-	- Expenses, viz.:—		
- Amount of premiums for insurance	-	-	Office expenses—Rent	£. 17 10	-
- Interest (less income tax):	£.	s. d.	" Incidental	13 8 2	£. s. d.
North Staffordshire Railway Bonds for 1,400 l.	-	-	Travelling expenses	-	30 18 2
4½ per cent. on 500 l. for one year ending 15 July 1857	-	-	Printing and stationery	-	3 5 3
5 per cent. on 500 l. for one year ending 15 July 1857	53	3 2	Advertising	-	38 16 11
4½ per cent. on 400 l. from 20 January to 15 July 1857	-	-	Registration fees	-	8 11 8
Allowed by banker to 31 December 1857	14	5 -	- Inspectors' commission	-	- 7 0
	£.	4,143 - 10	- Management:		
			Directors and auditors	-	81 19 6
			Secretary (being 7½ per cent. on amount of premiums)	-	185 9 10
			- Stamps in hand	-	-
			- Balance:		
			Cash with inspectors (premiums not received on policies issued to the end of the year)	-	£. 252 7 7
			Cash with secretary	-	3 19 9
			Cash with William Moore, Esq. (banker)	-	905 2 -
			- Securities:		
			North Stafford Railway Bonds, viz.—		
			500 l. at 4½ per cent. interest to 15 January 1859	-	-
			500 l. at 5 per cent. interest to 15 January 1861	-	-
			400 l. at 4½ per cent. interest to 15 January 1862	-	-
				1,400 - -	2,561 9 4
				£.	4,143 - 10

SUBSCRIPTIONS to GUARANTEE FUND, if required, in addition to the funds in the possession of the Company :

Earl of Harrowby	-	-	-	-	-	-	-	-	£. s. d.
Earl of Shrewsbury and Talbot	-	-	-	-	-	-	-	-	20 - -
Earl of Lichfield	-	-	-	-	-	-	-	-	20 - -
Smith Child, Esq., M. P.	-	-	-	-	-	-	-	-	20 - -
J. A. Wise, Esq., M. P.	-	-	-	-	-	-	-	-	15 - -
John Davenport, Esq.	-	-	-	-	-	-	-	-	15 - -
T. C. S. Kynnersley, Esq.	-	-	-	-	-	-	-	-	10 - -
William Davenport, Esq.	-	-	-	-	-	-	-	-	10 - -
									£. 120 - -

Harrowby, Chairman.

Edward Wilson,
John Bill,
Samuel Bate,

} Directors.

John Aston,
George Ford,

} Auditors.

We have this day examined the above accounts, and found them correct.

1 February 1858.

65.—NORTH STAFFORDSHIRE MUTUAL CATTLE INSURANCE COMPANY--continued.

(2.) BALANCE SHEET from 31 December 1857 to 31 December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance of last account, 31 December 1857 - - -	2,561	9 4	By Casualties (amount paid to insurers for losses) - - -	3,066	2 6
- Stamps then in hand - - - - -	8	10 -	- Bonus returned to insurers - - - - -	234	11 11
- Amount of premiums for insurance - - - - -	3,455	- 2	- Expenses, viz. :—		
- Interest (less income tax) :			Office expenses—Rent - £. 17 10 -		
North Staffordshire Railway Bonds for 1,400 l. :—			„ Incidental 18 12 9	36	2 9
4½ per cent. on 500 l. for one year ending			Travelling expenses - - - - -	3	17 1
15 July 1858 - - - - -			Printing and stationery - - - - -	43	17 6
5 per cent. on 500 l. for one year ending			Advertising - - - - -	11	10 3
15 July 1858 - - - - -	63	14 5	Registration fees - - - - -	2	19 10
4½ per cent. on 400 l. for one year ending					
15 July 1858 - - - - -			- Inspectors' commission - - - - -	256	2 2
Allowed by banker to 31 December 1858 - 13 10 -			- Management :		
	77	4 5	Directors and auditors - - - - -	44	10 -
			Secretary (being 7½ per cent. on amount	259	2 5
			of premiums) - - - - -		
				303	12 5
			- Stamps in hand - - - - -	11	- -
			- Balance :		
			Cash with inspectors (premiums not yet		
			received on policies issued to the end		
			of the year) - - - - -	239	- 7
			Cash with William Moore, Esq. (banker)	492	10 11
			Cash with secretary - - - - -	-	16 -
			- Securities :		
			North Staffordshire Railway Bonds :		
			500 l. at 5 per cent. interest to 15		
			January 1861 - - - - -		
			400 l. at 4½ per cent. interest to 15		
			January 1862 - - - - -	1,400	- -
			500 l. at 4 per cent. interest to 15		
			January 1862 - - - - -		
				2,132	7 6
				£.	6,102 3 11

SUBSCRIPTIONS to GUARANTEE FUND, if required, in addition to the funds in the possession of the Company:

	£.	s.	d.
Earl of Harrowby - - - - -	20	-	-
Earl of Shrewsbury and Talbot - - - - -	20	-	-
Earl of Lichfield - - - - -	20	-	-
Lord Hill - - - - -	20	-	-
Smith Child, Esq., M.P. - - - - -	15	-	-
J. A. Wise, Esq., M.P. - - - - -	15	-	-
John Davenport, Esq. - - - - -	10	-	-
T. C. S. Kynnersley, Esq. - - - - -	10	-	-
William Davenport, Esq. - - - - -	10	-	-
	£.	140	- -

Harrowby, Chairman.

John Bill,
Samuel Bate,
Charles R. Joseph, } Directors.

We have this day examined the above accounts, and found them correct.

John Aston,
George Ford, } Auditors.

2 February 1859.

65.—NORTH STAFFORDSHIRE MUTUAL CATTLE INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 31 December 1858 to 31 December 1859.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance from last account, 31 December 1858 - -	2,132	7 6	By Bonus (amount returned on policy of insurance, No. A. 134. renewable in 1858 - - -	-	4 1
- Stamps then in hand - - - - -	11	- -	- Casualties (amount paid to insurers for losses) - -	3,453	12 5
- Amount of premiums for insurance - - - - -	4,048	3 11	- Expenses, viz. :—		
- Interest (less income tax):			Office expenses—Rent - £, 17 10 -		
North Staffordshire Railway Bonds for 1,400 l.—			„ Incidental 17 12 3	£. s. d.	
4½ per cent. on 500 l. for half-year ending 15 January 1859 - - - - -				35	2 3
4 per cent. on same for half-year ending 15 July 1859 - - - - -			Travelling expenses! - - - - -	12	8
5 per cent. on 500 l. for one year ending 15 July 1859 - - - - -			Printing and stationery - - - - -	24	2 6
4½ per cent. on 400 l. for one year ending 15 July 1859 - - - - -			Advertising - - - - -	19	5 -
			Registration fees - - - - -	1	16 10
			Veterinary surgery - - - - -	10	18 6
				91	17 9
			- Inspectors' commission - - - - -	309	3 7
			- Management:		
			Directors and auditors - - - - -	56	17 -
			Secretary (being 7½ per cent. on amount of premiums) - - - - -	303	12 3
				360	9 3
			- Stamps in hand - - - - -	1	17 6
			- Balance:		
			Cash with inspectors (premiums not yet received on policies issued to the end of the year) - - - - -	339	17 4
			Cash with bankers (The National Provincial Bank of England, Newcastle) 292 14 8		
			Cash with secretary - - - - -	4	13 1
			- Securities:		
			North Staffordshire Railway Bonds:		
			500 l. at 5 per cent. interest to 15 January 1861 - - - - -		
			500 l. at 4 per cent. interest to 15 January 1862 - - - - -	1,400	- -
			400 l. at 4½ per cent. interest to 15 January 1862 - - - - -		
				2,037	5 1
£.	6,254	9 8	£.	6,254	9 8

SUBSCRIPTIONS TO GUARANTEE FUND, if required, in addition to the funds in the possession of the Company :

	£.	s.	d.
Earl of Harrowby - - - - -	20	-	-
Earl of Shrewsbury and Talbot - - - - -	20	-	-
Earl of Lichfield - - - - -	20	-	-
Lord Hill - - - - -	20	-	-
Smith Child, Esq., M. P. - - - - -	15	-	-
J. A. Wise, Esq., M. P. - - - - -	15	-	-
John Davenport, Esq. - - - - -	10	-	-
T. C. S. Kynnersley, Esq. - - - - -	10	-	-
William Davenport, Esq. - - - - -	10	-	-
	£. 140	-	-

Harrowby, Chairman.
John Bill,
Charles R. Joseph, } Directors.
Samuel Bate,

We have this day examined the above accounts, and found them correct.

John Aston, } Auditors.
George Ford,

1 February 1860.

65.— NORTH STAFFORDSHIRE MUTUAL CATTLE INSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 31 December 1859 to 31 December 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance of last account, 31 December 1859 - - -	2,037	5 1	By Casualties (amount paid to insurers for losses) - -	3,112	19 -
- Stamps then in hand - - - - -	1	17 6	- Expenses, viz.:—		
- Amount of premiums for insurance - - - -	3,531	- 8	Office expenses—Rent - £. 17 10 - £. s. d.		
- Interest (less income tax):			„ Incidental - 22 8 1		
North Staffordshire Railway Bonds for 1,400 £.—				39	18 1
5 per cent. on 500 £. for one year ending 15 July 1860	60	5 3	Travelling expenses - - - - -	2	17 10
4 per cent. on 500 £. for one year ending 15 July 1860			Printing and stationery - - - - -	2	- 6
4½ per cent. on 400 £. for one year ending 15 July 1860			Advertising - - - - -	5	15 6
			Registration fees - - - - -	2	17 8
			Veterinary surgery - - - - -	1	11 -
					55 - 7
			- Inspectors' commission - - - - -		285 10 11
			- Management:		
			Directors and Auditors - - - - -	53	2 -
			Secretary (being 6 per cent. on amount of premiums) - - - - -	211	17 4
					264 19 4
			- Stamps in hand - - - - -		- 17 6
			- Balance:		
			Cash with inspectors (premiums not yet received on policies issued to the end of the year) - - - - -	390	7 7
			Cash with bankers (the National Provincial Bank of England, Newcastle) - - - - -	116	4 5
			Cash with secretary - - - - -	4	9 2
			- Securities:		
			North Staffordshire Railway Bonds—		
			500 £. at 5 per cent. interest to 15 January 1861 - - - - -	1,400	- -
			500 £. at 4 per cent. interest to 15 January 1862 - - - - -		
			400 £. at 4½ per cent. interest to 15 January 1862 - - - - -		
					1,911 1 2
£.	5,630	8 6		£.	5,630 8 6

SUBSCRIPTIONS TO GUARANTEE FUND, if required, in addition to the funds in the possession of the Company :

	£.	s. d.
Earl of Harrowby - - - - -	20	- -
Earl of Shrewsbury and Talbot - - - - -	20	- -
Earl of Lichfield - - - - -	20	- -
Lord Hill - - - - -	20	- -
Smith Child, Esq., M.P. - - - - -	15	- -
J. A. Wise, Esq., M.P. - - - - -	15	- -
John Davenport, Esq. - - - - -	10	- -
T. C. S. Kynnersley, Esq. - - - - -	10	- -
William Davenport, Esq. - - - - -	10	- -
	£. 140	- -

Harrowby, Chairman

John Bill,
Samuel Bale,
Charles R. Joseph, } Directors.

We have this day examined the above accounts, and found them correct.

George Ford, }
W. H. Ralston, } Auditors.

6 February 1861.

65.—NORTH STAFFORDSHIRE MUTUAL CATTLE INSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 31 December 1860 to 31 December 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance of last account, 31st December 1860 - -	1,911	1 2	By Casualties (amount paid to insurers for losses) -	2,858	18 6
- Stamps then in hand - - - - -	-	17 6	By Expenses, viz.:—		
- Amount of premiums for insurance - - - -	3,198	14 5	Office expenses, rent £. 17 10 -		
To Interest (less income tax):			Incidental - 20 19 -	£.	s. d.
North Staffordshire Railway Bonds,				38	9 -
5 per cent. on 500 <i>l.</i> for half			Travelling expenses - - - -	4	8 9
year ending 15th January 1861,			Printing, stationery - - - -	-	18 6
4 per cent. on 500 <i>l.</i> for one			Advertising - - - - -	5	14 3
year ending 15th July 1861, 4½			Registration fees - - - - -	2	13 -
per cent. on 400 <i>l.</i> for one year			Veterinary surgery - - - -	4	- 3
ending 15th July 1861 - - - £. 48 8 7				56	3 9
Allowed by bankers - 1 11 5			By Inspector's commission - - - - -	241	9 -
	50	- -	By Management:		
			Directors and auditors - - - -	49	7 -
			Secretary, being 6 per cent. on		
			amount of premiums - - - -	191	18 4
				241	5 4
To Subscriptions to Guarantee Fund if required in addition			By Stamps in hand - - - - -	1	10 -
to the funds in the possession of the Company:			By Balance:		
Earl of Harrowby - - £. 20 - -			Cash with inspectors (premiums not		
Earl of Shrewsbury and Talbot 20 - -			yet received on policies issued to		
Earl of Lichfield - - 20 - -			the end of the year) - - - -	445	8 7
Lord Hill - - - - 20 - -			Cash with bankers (The National		
Smith Child, Esq. - - 15 - -			Provincial Bank of England,		
J. A. Wise, Esq. - - - 15 - -			Newcastle) - - - - -	400	14 4
John Davenport, Esq. - 10 - -			Cash with secretary - - - -	15	3 7
T. C. S. Kynnersley, Esq. 10 - -					
W. Davenport, Esq. - - 10 - -			Securities:		
£. 140 - - -			North Staffordshire Railway Bonds		
			500 <i>l.</i> at 4 per cent. interest to		
			15th January 1862; 400 <i>l.</i> at		
			4½ per cent. interest to 15th		
			January 1862 - - - - -	900	- -
£.	5,160	13 1		1,761	6 6
			£.	5,160	13 1

We have this day examined the above accounts and found them correct.

5 February 1862.

John Bill, Chairman at Meeting.

Samuel Bate,
W. Mountfort Blurton,
Charles R. Joseph, } Directors.

William Henry Ralston,
William Warner, } Auditors.

66.—COUNTY MUTUAL LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - The Town of Hertford.
OBJECTS - - - - - To effect Assurances on Lives, and to grant Endowments, Annuities, &c.
DATE OF COMPLETE REGISTRATION - - - - 6 July 1849.

No ACCOUNTS Registered since the Return of the 28th April 1856. Business transferred to the City of London Life Assurance Society.

67.—NORFOLK FARMERS' CATTLE INSURANCE COMPANY.

No ACCOUNTS Registered since the Return of the 28th April 1856. Notice received on the 24th February 1863. stating that the Business of the Company has been transferred to the Norfolk Farmers' and General Assurance and Investment Company (Limited).

68.—UNITED MUTUAL MINING AND GENERAL LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

69.—ANCHOR ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - - - 67, Cheapside, in the City of London.
OBJECTS	- - - - - { To purchase and succeed to the Business of the Original Life Assurance Company, and to effect Assurances on Lives or Survivorships, and against loss or damage by Fire, and generally to carry on the business both of Fire and Life Assurance, and of an Annuity, Tontine, and Reversionary Interest Association in all their branches and Departments.
DATE OF COMPLETE REGISTRATION	- - - 1 October 1849.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 October 1854 to 30 September 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Life premiums - - - - -	14,607	11 4	By Life losses - - - - -	5,345	13 5
- Fire premiums - - - - -	16,435	13 5	- Fire losses - - - - -	17,434	9 1
- Annuity premiums - - - - -	375	- -	- Re-assurances, fire and life - - - - -	1,380	10 3
- Interest - - - - -	4,824	17 1	- Annuities - - - - -	1,461	12 9
- Share capital - - - - -	24,952	- -	- Interest on deposits - - - - -	3,627	11 11
- Deposits - - - - -	14,095	8 4	- Dividends to shareholders - - - - -	1,397	2 10
			- Income tax - - - - -	115	8 10
			- Policy stamps - - - - -	155	- -
			- Medical fees - - - - -	302	10 10
			- Commission : fire and life (less poundage on duty)	2,018	18 8
			- Agency and branch office : expenses, rents, salaries, &c. &c.	1,960	6 10
			- General expenses : postages, parcels, receipt stamps, coals, gas, furniture, fixtures, &c.	926	12 6
			- Salaries (including 264 <i>l.</i> compensation) - - -	1,879	15 2
			- Printing, stationery, and show-boards - - -	437	18 11
			- Rents, rates, and taxes - - - - -	717	19 7
			- Travelling expenses - - - - -	219	14 10
			- Advertising - - - - -	81	13 1
			- Deposits repaid - - - - -	25,947	7 7
			- Purchase of life policies - - - - -	350	- 2
			- Fire engine, hose, clothing, &c. - - - - -	244	13 -
			- Balance in hand and invested in freehold property, loans, &c.	9,285	9 11
£.	75,290	10 2	£.	75,290	10 2

Peter Edward, } Auditors.
Wm. W. Wilson, }

69.—ANCHOR ASSURANCE COMPANY—*continued.*(1.) BALANCE SHEET from 1 October 1854 to 30 September 1855—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.			Value according to last Estimate.
To Share and deposit capital paid up - - - -	128,889	8 7	How Invested :		
- Suspense account for claims admitted, but not yet due, &c. &c. - - - -	2,655	3 2	By Mortgages and other securities, and on freehold and other property - - - -	91,629	10 4
			- Lease, furniture and fixtures, at head office, branch offices, and agencies and fire-engines - - - -	5,744	13 -
			- Balances in the hands of bankers - - - -	4,918	1 4
			- Balances at branch offices and in the hands of agents (less Government duty) - - - -	7,016	11 4
			- Stamps in hand - - - -	108	19 6
			- Preliminary expenses - - - -	22,126	16 3
	£.	131,544 11 9		£.	131,544 11 9

William Lee,
Frederick James Smith, } Directors.
Thomas Cave, Managing Director.

We, the undersigned auditors, have examined the accounts and balance sheet of the Anchor Assurance Company, from the 1st October 1854 to the 30th September 1855, and have found them correct, and we do hereby confirm the same.

Peter Edward, } Auditors.
Wm. W. Wilson, }

(2.) BALANCE SHEET from 1 October 1855 to 30 September 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Fire premiums - - - -	20,067	- 11	By Fire losses - - - -	14,442	14 4
- Life premiums - - - -	16,562	7 3	- Life losses - - - -	3,818	16 -
- Annuity premiums - - - -	2,101	15 -	- Annuities - - - -	1,548	7 10
			- Re-assurances - - - -	1,693	17 1
			- Interest on deposits - - - -	2,189	10 7
			- Surrenders - - - -	686	16 11
			- Policy stamps - - - -	198	- 6
			- Law charges - - - -	125	19 6
- Interest, fees, &c. &c. - - - -	4,376	16 3	- Amount written off preliminary expenses - - - -	1,106	16 3
			- Commission, less poundage on duty, £. s. d.		
			agency and branch office expenses - 4,661 17 9		
			- Salaries to office staff - - - - 1,634 3 4		
			- Rents, rates, and taxes - - - - 708 13 9		
			- General expenses; viz.: postages, parcels, coals, receipt stamps, &c. - - 472 1 10		
			- Printing and stationery, show boards, &c. 391 18 -		
			- Medical fees - - - - 274 15 9		
			- Travelling expenses - - - - 112 9 6		
			- Advertising - - - - 41 1 8		
			- Fire brigades - - - - 128 7 -		
				8,425	8 7
			- Balance - - - -	8,871	11 10
	£.	43,107 19 5		£.	43,107 19 5

We have examined the books and vouchers, with respect to the expenditure, and find the above accounts correct.

John S. Thompson.
Peter Edward.

London, 27 October 1856.

69.—ANCHOR ASSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 1 October 1855 to 30 September 1856—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		Value according to last Estimate.	£. s. d.
To Capital paid up - - - - -	89,866	- -	By Mortgages and other securities on freehold and other property, and on loans to policy holders, &c.	97,582	10 6
- Amount of deposits in the hands of the company -	38,695	9 1	- Company's premises and adjacent property in Cheapside purchased by the company, including fixtures, furniture, and fire-engines at head and branch offices and agencies.	8,744	2 4
- Suspense account for claims admitted but not yet due, &c. &c.	4,317	13 9	- Stamps on hand - - - - -	87	18 -
- Balance of revenue account as per statement - -	8,871	11 10	- Balances in the hands of bankers - - - - -	6,621	18 6
			- Balances in the hands of agents and at branch offices (less Government duty).	7,694	5 4
			- Preliminary expenses - - £. 22,126	16 3	
			Deduct for liquidating the same, at the rate of 5 per cent. -	1,106	16 3
				21,020	- -
£. 141,750	14	8	£. 141,750	14	8

We have examined the books of the Company, and find the assets and liabilities as stated in the above accounts, which we hereby certify.

*John S. Thompson.
Peter Edward.*

70.—SEA FIRE LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

71.—SUNDERLAND A 1 INSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

72.—LONDON MUTUAL LIFE AND GUARANTEE SOCIETY.

PLACE OF BUSINESS - - - - - No. 63, Moorgate-street, in the City of London.

OBJECTS - - - - - { Assurances on Lives or Survivorships, with or without participation in profits; the purchase and sale of Annuities of all kinds; the grant of Endowments for Widows, Children, or Adults; the grant of Loans on Security, real or personal Security; the receipt of Deposits at Interest and otherwise; the Guarantee of trustworthiness in parties holding Offices or Situations of pecuniary or other Trust, and the Guarantee of persons responsible for such parties; generally, any description of business ordinarily transacted by Life Assurance and Guarantee Societies.

DATE OF COMPLETE REGISTRATION - - - 23 October 1849.

No Accounts Registered since the Return of 28 April 1856.—Notice received that this Company has ceased to exist, having transferred its Business to the Eagle Insurance Company.

73.—CAMBRIAN AND UNIVERSAL INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

74.—INDUSTRIAL AND GENERAL LIFE ASSURANCE AND DEPOSIT COMPANY.

PLACE OF BUSINESS - - - - - No. 2, Waterloo-place, Pall Mall, in the County of Middlesex.

OBJECTS - - - - - { To effect Assurances upon Lives, and for Limited Terms; the granting of Loans, the purchase and sales of Annuities, Reversionary, Contingent, Expectant, and other Interests; and for the transaction of all matters usually known as Life Assurance, or connected therewith.

DATE OF COMPLETE REGISTRATION - - - 29 December 1849.

No Accounts Registered since the Return of 28 April 1856.—Notice of dissolution received 21 February 1860.

75.—LONDON MARINE BROKERS' SOCIETY.

Nothing added to what was contained in the previous Returns.

76.—ACCIDENTAL DEATH INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 7, Bank Buildings, Lothbury, London.
OBJECTS - - - - - { To grant Insurances on the Life or Lives of any Person or Persons against Death to be occasioned
to such Person or Persons, either individually or collectively, by any accidental or violent cause.
DATE OF COMPLETE REGISTRATION - 24 January 1850.

ACCOUNTS Registered since the Return of 28 April 1856.

BALANCE SHEET from January 1850 to 31 January 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Capital - - - - -	110,000	- -	By Proprietors' stock for uncalled capital - - -	99,000	- -
- Premiums received since the commencement of the Company (January 1850) to the 31st January 1855 - - - - -	36,078	17 -	- Preliminary and Parliamentary expenses, including the purchase of the interest of the late Railway Assurance Company - - - - -	7,843	- 4
- Premiums received from 31st January 1855 to 31st January 1856, viz.:			- Claims, commission, charges, proprietors' dividends paid, and agents' bad and doubtful debts written off since the commencement of the company (January 1850) to 31st January 1855 - - - - -	30,599	16 3
Single premiums - - - - -	176	18 -	- Expenditure from 31st January 1855 to 31st January 1856—		
Annual ditto - - - - -	6,678	10 11	Proprietors' dividend - - - - -	550	- -
Renewal ditto - - - - -	11,204	1 9	Agents' bad and doubtful debts written off - - - - -	122	11 5
Renewal pending - - - - -	2,092	11 7	Commission - - - - -	1,547	3 11
	20,152	2 3	Directors' and auditors' fees - - - - -	808	10 -
- Interest on investments - - - - -	332	14 -	General and office expenses (inclusive of agents' charges) and advertising - - - - -	3,246	19 2
- Balance of exchequer bill account - - - - -	- 10	-	Claims, fatal - - - - -	3,053	10 -
			Claims, non-fatal - - - - -	7,659	6 6
				16,938	1 -
			- Assets, viz. :—		
			London premiums outstanding - - - - -	673	3 11
			Policy stamps in hand - - - - -	57	13 -
			Cash in office - - - - -	20	- -
			Currie & Co., bankers - - - - -	2,729	- 5
			2,500 l. New 3 per Cents. - - - - -	2,557	10 -
			500 l. Consols - - - - -	476	5 -
			1,016 l. 13 s. 7 d. Consols Reserve Fund - - - - -	900	- -
			Agents' balances - - - - -	4,719	13 4
				12,133	5 8
	£.	166,564 3 3		£.	166,564 3 3

Kenyon S. Parker, Chairman.
H. B. Mayne.
Edward Loder.
J. P. Judd.

We have examined this balance sheet with the books and vouchers, and find it correct,

8 April 1856.

T. M. Weguelin, } Auditors.
R. Tower, }

Dissolved by Act of Parliament, and business transferred to Travellers and Marine Insurance Company, to be thereafter called the Accidental Death Insurance Company.

77.—EAST OF ENGLAND MUTUAL LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - Chelmsford.
OBJECTS - - - - - { To grant Assurances on Lives ; to grant Endowments for Children ; to grant Annuities ; to make
Loans ; and to purchase Reversions and Policies of Assurance.
DATE OF COMPLETE REGISTRATION - 6 February 1850.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 January 1855 to 1 January 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances as per last report	4,823	11 2	By Amount paid on claims	1,047	1 8
- Premiums	2,358	4 2	- Annuities paid	209	1 4
- S. Annuity premiums	183	18 4	- London Mercantile Office for purchase of business	510	10 -
- Endowment premiums	9	3 7	- Actuary, special service	262	10 -
- Deferred annuity premiums	2	1 4	- Re-assurances	461	16 3
- Immediate annuity premiums	800	- -	- Policies purchased	20	19 5
- Renewal premiums	4,839	9 6	- Interest	340	4 1
- S. Annuity premiums	610	3 1	- Rent, rates, taxes, &c.	301	18 8
- Endowment premiums	79	1 1	- Furniture, fixtures, alterations, and repairs	178	8 11
- Deferred annuity Premiums	48	19 -	- Commission to agents	439	19 9
- Share instalments	50	- -	- Office and agents' charges	74	14 10
- Received on reversionary interest	228	10 6	- Medical fees	202	4 -
- Loans repaid	3,406	14 -	- Solicitor's charges	9	10 2
- Interest	702	8 7	- Directors' and auditors' fees	359	17 -
	£.	18,142 4 4	- Salaries	768	8 8
			- Travelling expenses	271	2 10
			- Printing, advertisements, stationery, &c.	385	12 2
			- Postage and parcels	62	8 8
			- Stamps	53	9 6
			- Paid debenture cancelled	1,000	- -
			- Cash transferred to Industrial Department	1,146	7 2
			- Cash invested during the year	5,030	- -
			- Balance due, and in course of collection	2,076	19 11
			- Cash at bankers	2,928	19 4
			£.	18,142	4 4

Saml. Skinner, } Directors.
John Pike, }
Edward Butler, Secretary.

Examined, and found correct.

Edw. W. Banks, } Auditors.
Robt. Baker, }

LIABILITIES AND ASSETS.

BALANCE SHEET, showing the Value of the Assets and Liabilities as existing on the 31st December 1855.

Dr.			Cr.		
	£.	s. d.		£.	s. d.
To Present value of 236,190 l. 16 s., sums assured for the whole of life, and other periods, and amounts to be reserved for survivorship and deferred annuities, and for endowments	117,673	- -	By Present value of 7,786 l. 9 s. 4 d. annual premiums less reserve for future expenses of management, &c.	112,762	14 9
- Amount to be reserved for Immediate Annuities	2,046	10 -	ASSETS :	£.	s. d.
- Paid up capital and debentures	7,680	- -	By Cash invested	13,827	2 6
- Claims by death (three months' grace expired)	2,200	- -	- Reversions	246	6 4
- Interest, medical fees, salaries, rent, directors' fees, &c.	661	- -	- Lease of premises and improvements	495	- -
- Divisible surplus	5,038	14 6	- Furniture	291	11 6
	£.	135,299 4 6	- Aliquot interest due	169	8 2
			- Half premiums, half-yearly and quarterly premiums	2,133	12 -
			- Re-assurances	367	10 -
			- Balance and cash at bankers	5,005	19 3
				22,536	9 9
			£.	135,299	4 6

Jenkin Jones, Actuary.
Saml. Skinner, } Directors.
John Pike, }
Edward Butler, Secretary.

77.—EAST OF ENGLAND MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

(2.) BALANCE SHEET from 1 January 1856 to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash balances as per last Report - - - -	6,152	6 5	By Claims in 1855 provided for in last report - -	2,200	- -
			- Amount paid on claims in 1856 - - - -	2,337	4 8
- New premiums - - - - £. s. d.	2,896	13 -	- Annuities paid - - - -	312	5 5
- Immediate annuity ditto - - - -	1,050	- -	- Cash bonus - - - -	114	4 11
- Renewal premiums - - - -	7,630	19 3	- Actuary, special service - - - -	150	- -
	11,577	12 3	- Re-assurances - - - -	673	11 3
			- Policies purchased - - - -	39	11 6
To Interest received - - - -	783	19 7	- Interest on shares and debentures - - - -	385	12 10
- Loans repaid - - - -	3,371	4 7	- Rents, rates, taxes, &c. - - - -	338	8 3
- Share instalments - - - -	190	- -	- Furniture and repairs - - - -	14	15 5
			- Commissions to agents - - - -	349	19 3
			- Ditto - - - -	241	16 -
			- Office and agents' charges - - - -	105	10 9
			- Medical fees - - - -	155	12 3
			- Solicitors' charges - - - -	16	14 2
			- Directors' and auditors' fees and expenses - -	409	19 -
			- Salaries - - - -	701	6 -
			- Travelling expenses - - - -	242	17 7
			- Expenses of establishment and supervision of agencies - - - -	268	17 5
			- Printing and stationery - - - -	181	11 -
			- Advertisements - - - -	88	18 8
			- Postage and parcels - - - -	79	3 3
			- Stamps - - - -	50	12 10
			- Loans granted during the year - - - -	4,585	- -
			- Debentures cancelled - - - -	1,450	- -
			- Balances of account due, and premiums in course of collection - - - -	4,826	17 5
			- Cash at bankers - - - -	1,736	12 3
			- Do. in office - - - -	18	- 9
£.	22,075	2 10	£.	22,075	2 10

Sam. J. Skinner, } Directors.
John Candler, }

Examined, and found correct.

Robt. Baker, } Auditors.
Edw. W. Banks, }

78.—COLONISATION ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

79.—LAW PROPERTY ASSURANCE AND TRUST SOCIETY.

PLACE OF BUSINESS	30, Essex-street, Strand, in the County of Middlesex.
OBJECTS	The Assurance of Terminable Interests in Leaseholds, Copyholds, and Property held on Life or Lives; the Assurance of Lives; the Assurance of Titles to Real and Personal Property; the Assurance of fixed Sums payable at fixed Periods; the Management of Trusts; the Collection and Guarantee of Rents; the Guarantee of Responsibility of Clerks and Servants.
DATE OF COMPLETE REGISTRATION	17 May 1850.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 March to 31 December 1854.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Premiums	4,330	16 5	Rent and taxes	62	1 8
Interest on investments	472	11 10	Salaries	526	10 2
			Wages	43	—
			Medical fees, including medical officers' salaries	134	— 6
			Directors' and auditors' fees	431	10 —
			Agents' commission	205	17 —
			Agents' expenses	11	17 8
			Travelling expenses	58	7 8
			Agency extension expense	132	6 —
			Printing and stationery, including previous accounts unpaid.	321	18 7
			Advertising	271	5 6
			House and office expenses	61	4 1
			Crop assurances	126	11 1
			Claims paid	600	— —
			Annuities paid	158	5 1
			Policies surrendered	147	10 5
			Shareholders' dividends	439	1 11
			Law expenses	27	5 10
			Surveyors' charges	15	6 11
			Policy, postage, and receipt stamps	69	14 4
			Balance	959	13 10
£.	4,803	8 3	£.	4,803	8 3

(signed) *Edwd. Wm. Cox,* } Directors.
Henry Paull, }
Edward S. Barnes, Secretary.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Cash at interest	1,245	5 4	Loaned on security	13,781	11 5
Claims admitted, but not due	150	— —	Lease of house	397	7 7
Printing	281	7 6	Office furniture	416	9 11
Interest to proprietors	38	— —	Amount due by agents	1,011	18 3
Law expenses	30	— —	Premiums in course of payment	163	9 9
			Balance at bankers	£. 652	18 6
			Cash in office	49	14 10
				702	13 4
Cash liabilities	£.	1,744 12 10	£.	16,473	10 3

We have examined the above, and found the same correct,

William Cleland, } Auditors.
E. E. P. Kelsey, }

79.—LAW PROPERTY ASSURANCE AND TRUST SOCIETY—*continued.*

(2.) BALANCE SHEET from 31 December 1854 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To New premiums - - - - -	2,406	7 11	By Rent and taxes - - - - -	170	4 11
- Renewal premiums - - - - -	5,659	14 2	- Salaries (including cost of calculation of bonus) - - -	784	17 -
Interest on investments - - - - -	720	15 8	- Medical fees (including medical officers' salaries) - - -	171	14 9
			- Wages - - - - -	68	10 -
			- Directors' and auditors' fees - - - - -	421	- -
			- Agents' commission - - - - -	385	8 9
			- Agents' expenses - - - - -	17	3 3
			- Travelling expenses - - - - -	59	15 3
			- Agency extension - - - - -	137	8 -
			- Printing and stationery (including Almanacks) - - -	209	12 3
			- Advertisements - - - - -	55	4 10
			- Law expenses - - - - -	11	2 11
			- House and office expenses - - - - -	89	- -
			- Cross-assurances { On new business - £. 120 12 9		
			{ On renewals - 457 18 8		
				578	11 5
			- Annuities paid - - - - -	217	14 4
			- Claims paid - - - - -	1,934	11 -
			- Policies surrendered - - - - -	543	- -
			- Shareholders' dividends - - - - -	482	6 -
			- Interest on deposits - - - - -	25	16 10
			- Policy, postage, and receipt stamps - - - - -	78	11 10
			- Bonus paid - - - - -	43	2 10
			- Balance, being excess of income over expenditure - - -	2,302	1 7
£.	8,786	17 9	£.	8,786	17 9

James Macaulay, }
Edward Wm. Cox, } Directors.
Edward J. Barnes, Secretary.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital account, viz. :			By Amounts invested on loan - - - - -	15,783	10 10
Capital paid up - - - - -	£. 9,538	10 -	- Lease of house - - - - -	397	7 7
Bonus - - - - -	953	17 -	- Office furniture - - - - -	451	9 11
	10,492	7 -	- Preliminary expenses - - - - -	£. 1,181	5 8
- Rent collected - - - - -	144	11 11	Less amount carried off this year - - - - -	196	- -
- Amounts received on deposits - - - - -	2,650	- -		985	5 8
- Sundry accounts unpaid - - - - -	90	12 4	- Premiums in course of payment - - - - -	783	10 5
- Reversionary bonus - - - - -	1,870	6 5	- Agents' balances - - - - -	1,372	3 2
- Balance of Profit and Loss account - - - - -	5,814	14 7	- Cash at bankers' - - - - -	£. 1,258	2 3
			- „ in office - - - - -	31	2 5
				1,289	4 8
£.	21,062	12 3	£.	21,062	12 3

London, 21 April 1856.

We have examined the above, and found the same correct.

J. Mead, }
W. Cleland, } Auditors.

(3.) BALANCE SHEET from 31 December 1855 to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To New premiums - - - - -	2,599	2 2	By Cross assurances - - - - -	829	5 11
- Renewal premiums - - - - -	5,803	12 3	- Shareholders' dividends - - - - -	501	15 -
- Interest on loans - - - - -	754	6 11	- Policies surrendered - - - - -	698	13 8
- Annuity purchase-money - - - - -	310	- -	- Interest on deposits - - - - -	133	2 6
- Transfer fees - - - - -	- 10	-	- Preliminary expenses - - - - -	196	- -
			- Claims paid - - - - -	2,718	3 3
			- Annuities paid - - - - -	126	15 2
			- Repairing house - - - - -	26	16 -
			- Law expenses - - - - -	207	13 6
			- Commission - - - - -	485	1 10
			- Expenses of management :		
			Rent and taxes - - - - -	£. 109	9 9
			Salaries - - - - -	824	10 9
			Medical fees - - - - -	155	17 9
			Directors' and auditors' fees - - - - -	421	- -
			Wages - - - - -	52	- -
			Office and house expenses - - - - -	83	- -
			Postage, policy, and receipt stamps - - - - -	49	15 7
			Advertisements - - - - -	43	7 2
			Printing and stationery - - - - -	174	9 -
			Travelling expenses - - - - -	67	7 -
			Agents' charges - - - - -	14	14 10
			- Balance - - - - -	1,995	15 11
£.	9,467	11 4	£.	9,467	11 4

Henry Paull, }
Edward Wm. Cox, } Directors.
Edward G. Barnes, Secretary.

79.—LAW PROPERTY ASSURANCE AND TRUST SOCIETY—*continued.*

(3.) BALANCE SHEET from 31 December 1855 to 31 December 1856—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
To Amounts invested on loan - - - - -	£.	s.	d.	By Capital account - - - - -	£.	s.	d.
- Lease of house - - - - -	22,023	15	10	- Instalments received - - - - -	10,492	7	-
- Office furniture - - - - -	397	7	7	- Deposits - - - - -	5,248	13	8
- Preliminary expenses - - - - -	450	8	10	- Rents collected - - - - -	3,034	9	6
Less amount written off this year - 196 - -				- Sundry accounts unpaid - - - - -	150	15	7
				- First bonus - - - - -	18	17	1
- Reversions purchased - - - - -	789	5	8	- Profit and loss - - - - -	683	19	6
- Premiums in course of payment - - - - -	430	13	3		7,441	5	7
- Amount due by agents - - - - -	453	-	3				
- Balance at banker's - - - - -	843	7	11				
- Cash in hand - - - - -	1,568	17	6				
	113	11	1				
	£.	27,070	7 11		£.	27,070	7 11

We have examined the above, and found the same correct.

P. G. Greville, } Auditors.
W. Cleland, }

London, 29 April 1857.

(4.) BALANCE SHEET from 31 December 1856 to 31 December 1857.

RECEIPTS.				EXPENDITURE.			
To New premiums - - - - -	£.	s.	d.	By Cross-assurances - - - - -	£.	s.	d.
- Renewal premiums - - - - -	3,505	12	11	- Shareholders' dividends - - - - -	1,210	2	11
- Interest on loans - - - - -	6,498	11	-	- Policies surrendered - - - - -	507	5	3
- Annuity purchase-money - - - - -	775	12	5	- Interest on deposits - - - - -	501	4	3
- Transfer fees - - - - -	50	-	-	- Preliminary expenses - - - - -	96	6	7
	-	5	-	- Claims paid - - - - -	196	-	-
				- Annuities paid - - - - -	2,293	19	5
				- Repairing house - - - - -	151	15	2
				- Law expenses - - - - -	46	10	5
				- Commission - - - - -	188	7	10
				- Expenses of Management, viz. :	573	9	9
				Rent and taxes - - - - -			
				Salaries - - - - -	£.	s.	d.
				Medical fees and salaries - - - - -	104	13	10
				Directors' and auditors' fees - - - - -	776	6	11
				Wages - - - - -	134	18	-
				Office and house expenses - - - - -	421	-	-
				Postage, policy, and receipt stamps - - - - -	52	-	-
				Advertisements - - - - -	80	12	4
				Printing and stationery - - - - -	123	17	11
				Travelling expenses - - - - -	47	14	-
				Agents' charges - - - - -	151	9	4
					26	10	4
					29	9	1
				- Balance, being excess of income over expenditure - -	1,948	11	9
					3,116	8	-
	£.	10,830	1 4		£.	10,830	1 4

Edwd. Wm. Cox, } Directors.
J. Mead, }
Edwd. G. Barnes, Secretary.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
To Capital account - - - - -	£.	s.	d.	By Amount advanced on loan - - - - -	£.	s.	d.
- Instalments of loans received - - - - -	10,514	7	-	- Lease of house - - - - -	21,732	11	3
- Deposits - - - - -	4,149	3	5	- Office furniture - - - - -	397	7	7
- Rents received - - - - -	1,924	3	-	- Preliminary expenses - - - - -	452	18	11
- Profit and loss - - - - -				Less amount written off this year - 196 - -			
					593	5	8
				- Reversions purchased - - - - -	442	4	-
				- Property purchased - - - - -	577	2	10
				- Premiums in course of payment - - - - -	349	7	6
				- Amount due by agents - - - - -	903	18	2
				- Balance at banker's - - - - -			
				- Cash in office - - - - -	£. 1,514	5	4
					22	5	9
					1,536	11	1
	£.	26,985	7 -		£.	26,985	7 -

Edwd. Wm. Cox, } Directors.
E. E. P. Kelsey, }
Edward G. Barnes, Secretary.

We have examined the several vouchers and accounts, and find the same correct.

P. G. Greville, } Auditors.
W. Cleland, }

London, 11 May 1858.

79.—LAW PROPERTY ASSURANCE TRUST SOCIETY—*continued.*

(5.) BALANCE SHEET from 31 December 1857 to 31 December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To New premiums - - -	£. 2,704	19 7	By Cross-assurances - - -	1,019	3 5
- Renewal premiums - - -	7,575	17 -	- Shareholders dividends' - - -	447	18 10
			- Policies surrendered - - -	247	14 4
			- Interest on deposits - - -	92	16 6
- Interest on loans - - -	763	8 -	- Preliminary expenses - - -	196	- -
	10,280	16 7	- Claims paid - - -	4,262	11 3
- Rents - - -	177	18 1	- Annuities paid - - -	160	8 2
			- Repairing house - - -	33	18 9
	941	6 1	- Agency extension - - -	195	2 6
			- Law expenses - - -	150	- -
- Annuity purchase-money - - -	100	- -	- Actuary's fee for calculating bonus - - -	200	- -
- Transfer fees - - -	1	- -	- Commission - - -	563	13 10
			- Expenses of management :		
			Rent and taxes - - -	£. 112	17 11
			Salaries - - -	844	17 5
			Medical fees and salaries - - -	133	17 6
			Directors' and auditors' fees - - -	421	- -
			Wages - - -	52	- -
			Office and house expenses - - -	98	12 10
			Policy, postage, and receipt stamps - - -	109	12 7
			Advertisements - - -	101	13 3
			Printing and stationery - - -	169	17 2
			Travelling expenses - - -	43	14 6
			Agents' charges - - -	21	11 9
				2,109	14 11
	11,323	2 8	- Balance - - -	1,644	2 2
£.			£.	11,323	2 8

J. Mead,
George F. Fox, } Directors.
Edward G. Barnes, Secretary.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital account - - -	11,103	2 -	By Amount advanced on loan - - -	21,258	18 8
- Instalments of loans received - - -	5,462	19 6	- Lease of house - - -	297	7 7
- Deposits - - -	1,848	19 9	- Office furniture - - -	452	18 11
- Profit and loss - - -	10,599	18 6	- Preliminary expenses, including cost of		
			Era Society's business - - -	£. 1,011	2 4
			Less amount written off this year - - -	196	- -
				815	2 4
			- Reversions purchased - - -	474	14 9
			- Property purchased - - -	1,807	16 5
			- Premiums in course of payment - - -	867	7 11
			- Amount due by agents - - -	855	4 1
			- Balance at banker's - - -	£. 2,126	1 -
			- Cash in office - - -	59	8 1
				2,185	9 1
£.	29,014	19 9	£.	29,014	19 9

J. Mead,
George F. Fox, } Directors.
E. G. Barnes, Secretary.

We have examined the several vouchers and accounts, and find the same correct.

P. G. Greville, } Auditors
W. Cleland, }

79.—LAW PROPERTY ASSURANCE TRUST SOCIETY—continued.

(6.) BALANCE SHEET from 31 December 1858 to 31 December 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To New premiums, viz.:			By Cross-assurance - - - - -	1,453	- 6
From the business of the Era, and			- Shareholders' dividends - - - - -	557	6 2
British and Foreign Reliance Societies	1,546	6 3	- Policies surrendered - - - - -	453	9 8
From independent sources - - -	3,769	9 11	- Interest on deposits - - - - -	99	5 -
			- Preliminary expenses - - - - -	196	- -
	5,315	16 2	- Claims paid - - - - -	4,768	19 6
- Renewal premiums - - - - -	8,299	4 10	- Annuities paid - - - - -	182	14 11
			- Repairing house - - - - -	13	4 5
			- Agency extension - - - - -	515	18 6
			- Law expenses - - - - -	181	8 -
- Rents, interest, &c. - - - - -	899	16 7	- Charges on property - - - - -	56	11 7
- Annuity purchase-money - - - - -	200	- -	- Commission - - - - -	884	13 8
- Transfer fees - - - - -	-	5 -	- Agents' and other charges - - - - -	32	18 11
			- Expenses of management, viz.:		
			Rent and taxes - - - - -	118	11 -
			Medical fees and salaries - - - - -	143	12 -
			Salaries - - - - -	903	1 10
			Office and house expenses, including		
			messengers' wages and livery - - -	167	13 -
			Policy, postage, and receipt stamps -	109	4 10
			Advertisements - - - - -	75	8 -
			Printing and stationery - - - - -	166	5 5
			Travelling expenses - - - - -	58	6 6
			Directors' and auditors' fees - - -	531	10 -
				2,273	12 7
			- Balance - - - - -	3,045	19 2
£.	14,715	2 7	£.	14,715	2 7

E. E. P. Kelsey, } Directors.
George F. Fox, }
Edward G. Barnes, Secretary.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital account - - - - -	11,103	2 -	By Amount advanced on loan - - - - -	19,860	5 11
- Deposits - - - - -	3,326	10 -	- Lease of house - - - - -	297	7 7
- Instalments of loans received - - - - -	2,793	7 8	- Office furniture - - - - -	460	14 5
- Profit and loss - - - - -	12,539	1 11	- Preliminary expenses, including cost		
			of British and Foreign Reliance		
			Society's business - - - - -	£. 1,365	2 4
			Less amount written off this year -	196	- -
				1,169	2 4
			- Reversions purchased - - - - -	507	5 6
			- Property purchased - - - - -	2,293	19 5
			- Consols - - - - -	1,000	- -
			- Premiums in course of payment - - -	845	14 1
			- Amount due by agents - - - - -	1,324	1 4
			- Balance at banker's - - - - -	£. 1,961	18 3
			- Cash in office - - - - -	41	12 9
				2,008	11 -
£.	29,762	1 7	£.	29,762	1 7

E. E. P. Kelsey, } Directors.
George Fredk. Fox, }
Edward G. Barnes, Secretary.

We have examined the several vouchers and accounts, and find the same correct.

P. G. Greville, } Auditors.
W. Cleland, }

79.—LAW PROPERTY ASSURANCE TRUST SOCIETY—*continued.*

(7.) BALANCE SHEET from 31 December 1859 to 31 December 1860.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To New premiums - - - - -	3,163	11 1	By Claims paid—Life - - - - -	3,053	5 3
- Renewal premiums - - - - -	11,354	18 9	- „ Redemption - - - - -	899	9 -
- Rents, interest, &c. - - - - -	1,019	7 6	- Annuities paid - - - - -		
- Annuity purchase-money - - - - -	600	- -	- Policies surrendered - - - - -		
			- Cross-assurances - - - - -		
			- Shareholders' dividends - - - - -		
			- Interest on deposits - - - - -		
			- Preliminary expenses - - - - -		
			- Repairing house - - - - -		
			- Agency extension - - - - -		
			- Law expenses - - - - -		
			- Charges on property - - - - -		
			- Commission - - - - -		
			- Fire insurance - - - - -		
			- Agents' and other charges - - - - -		
			- Expenses of management, viz.:		
			Rents and taxes - - - - -	130	2 -
			Medical fees and salaries - - - - -	157	9 -
			Salaries - - - - -	900	6 7
			Directors' and auditors' fees - - - - -	642	- -
			Office and house expenses, including		
			messengers' wages and livery - - - - -	169	3 6
			Policy, postage, and receipt stamps - - - - -	61	8 2
			Advertisements - - - - -	63	8 4
			Printing and stationery - - - - -	123	17 10
			Travelling expenses - - - - -	21	1 6
			- Balance - - - - -		
£.	16,137	17 4	£.	16,137	17 4

J. Mead,
Edwd. Wm. Cox, } Directors.
Edwd. G. Barnes, Secretary.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
To Capital account - - - - -	11,103	2 -	By Amount advanced on loan - - - - -		
- Deposits - - - - -	4,930	2 1	- Lease of house - - - - -		
- Instalments on loans received - - - - -	5,319	7 2	- Office furniture - - - - -		
- Profit and loss - - - - -	17,100	15 4	- Preliminary expense - - - - -	1,419	2 4
			Less amount written off this year - - - - -	300	- -
			- Reversions purchased - - - - -		
			- Property purchased - - - - -		
			- Consols - - - - -		
			- Premiums in course of payment - - - - -		
			- Amount due by agents - - - - -		
			- Balance at banker's - - - - -	1,214	16 7
			- Cash in office - - - - -	32	19 7
£.	38,453	6 7	£.	38,453	6 7

Edwd. Wm. Cox, } Directors.
J. Mead, }
Edwd. G. Barnes, Secretary.

We have examined the several vouchers and accounts, and find the same correct.

P. G. Greville, } Auditors.
W. Cleland, }

14 February 1862.

80.—ENGLISH AND CAMBRIAN ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

81.—CATHOLIC LAW AND GENERAL FIRE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

82.—RAILWAY ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

83.—EQUITABLE FIRE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - Cannon-street West.
OBJECTS - - - - - The Insurance of Buildings and Goods from loss or damage by Fire.
DATE OF COMPLETE REGISTRATION - - - 19 July 1850.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 25 December 1854 to 25 December 1855.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Capital, being amount paid on 10,909 shares at 4 <i>l.</i> per share - - -	43,636	-	-	By Balance from 1853 - - -	4,714	9	5
On 3 shares, at 20 <i>l.</i> per share - -	60	-	-	- Balance of profit and loss for 1854 -	12,678	3	10
First instalment on 261 shares, at 2 <i>l.</i> 10 <i>s.</i> per share - - -	652	10	-	- Losses by fires and expenses thereat -	-	-	-
	43,348	10	-	- Duty - - - - -	3,345	2	5
Less the above 261 shares, forfeited for non-payment of the Call of 1852	652	10	-	- Policy and receipt stamps - -	82	8	6
	43,696	-	-	- Allowances on cancelled policies, re-assurances, &c. -	-	-	-
» Premiums received for the year - - - - -	54,430	5	2	- Charges of Management:			
- Duty received for the year - - - - -	4,592	19	3	General commissions and charges allowed to agents - - -	5,983	19	4
- Interest on investments - - - - -	229	-	2	Printing and stationery - - -	554	6	7
» Poundage on duty - - - - -	92	12	11	Advertising - - - - -	390	1	4
- Income-tax on dividends - - - - -	52	12	1	Postages and carriage of parcels -	460	5	2
- Commission on re-assurances - - - - -	56	19	9	Incidental petty expenses - - -	252	9	6
» Exchange on foreign remittances - - - - -	217	19	8	Office expenses - - - - -	327	12	7
» Amount at credit of agents - - - - -	998	13	5	Rent and taxes - - - - -	867	1	8
	£. 104,367	2	5	Travelling expenses and costs—			
				Inspecting agencies - - - - -	696	19	-
				Surveys - - - - -	121	18	-
				Salaries - - - - -	3,722	-	2
				Directors' and auditors' fees -	787	3	9
				Law expenses - - - - -	547	18	9
				- Interest to shareholders - - -	-	-	-
				- Bad and doubtful debts - - -	5,047	13	3
				Less 10 per cent. written off -	540	15	5
				- Suspense account - - - - -	-	-	-
				- Office furniture - £. 1,133 6 1			
				Less 10 per cent. written off -	113	6	8
					1,019	19	5
				- Petty cash - - - - -	48	17	2
				- Cash invested at banker's and in agents' hands - - - - -	25,063	14	4
					26,132	10	11
					£. 104,367	2	5

AUDITORS' REPORT.

We have carefully examined the above balance-sheet, setting forth the receipts and expenditure as well as the assets, including the investments of this Company, and have compared the items therein with the several entries in the books of the Company; and we do hereby report and certify the same to correspond therewith. We have also examined and verified the vouchers for payments relating to the Colonial and Foreign as well as the English transactions.

W. H. Place,
Francis V. Woodhouse, } Auditors.

83.—EQUITABLE FIRE INSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 25 December 1856 to 25 December 1857.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Capital at 25 December 1856 - £. 51,532 - -		By Balance at 25 December 1855 - £. 14,931 17 1	
- „ received in 1857 - - 11,501 - -		- Profit and loss for 1856 - - - 8,957 17 7	
	63,033 - -	- Ditto - - ditto 1856 - - - 309 19 8	
- Premiums received for the year - - - -	47,925 2 9		24,199 14 4
- Duty due to Government - - - -	1,890 15 9	- Losses by fires, and expenses thereat - - - -	34,758 14 7
- Interest on investments - - - -	262 9 6	- Allowances on cancelled policies, re-assurances, &c. - - - - 1,976 5 9	
- Poundage on duty - - - -	133 - 8	- Discount to policy-holders - - - - 74 13 6	
- Commission on re-assurances - - - -	103 8 7		2,050 19 3
- Amount at credit of agents - - - -	24 11 11	- Policy and receipt stamps - - - -	87 15 9
		- Charges of Management :	
		Commissions and charges allowed to agents - - - - £. 4,923 11 10	
		Printing and stationery - - - - 511 11 6	
		Advertising - - - - 351 17 -	
		Postages and carriage of parcels - - 426 9 9	
		Incidental expenses - - - - 159 7 3	
		Office expenses - - - - 282 15 10	
		Rent and taxes - - - - 1,248 4 7	
		Travelling expenses - - - - 346 2 7	
		Surveys - - - - 272 15 11	
		Salaries - - - - 3,652 16 8	
		Directors' and auditors' fees - - 1,365 5 8	
		Law expenses - - - - 543 5 7	
			14,084 4 2
		- Interest to shareholders - - - - 2,269 13 5	
		- Interest on loans - - - - 73 7 7	
			2,343 1 -
		- State licenses - - - - 691 4 11	
		- Discount on bills - - - - 4 19 -	
		- Amount written off—Bad debts and furniture 538 16 9	
		- Exchange on foreign remittances - - 46 8 9	
			1,281 9 5
		- Bad and doubtful debts - - - - 4,380 4 -	
		Less 10 per cent. - - - - 438 - 5	
			3,942 3 7
		- Suspense account - - - - - - -	9 2 11
		- Office furniture - - - £. 1,008 3 8	
		Less 10 per cent. - - 100 16 4	
			907 7 4
		- Petty cash in hand - - - - 38 5 1	
		- Cash invested at banker's and in agents' hands - - - - 29,669 11 9	
			30,615 4 2
£. 113,372 9 2		£. 113,372 9 2	

10 May 1858.

Examined and found correct.

John Bazalgette, }
Charles Bennett, } Directors.
Wm. H. Place, }
Archd. Campbell Barclay, Chairman.

AUDITORS' REPORT.

We have carefully examined the above balance-sheet, setting forth the receipts and expenditure as well as the assets, including the investments of this Company, and have compared the items therein with the several entries in the books of the Company; and we do hereby report and certify the same to correspond therewith. We have also examined the Capital Account of the Company, and the vouchers for payments relating to the Colonial and Foreign as well as the English transactions.

Charles Wheatstone, }
John Symes, } Auditors.

83.—EQUITABLE FIRE INSURANCE COMPANY—*continued.*

(3.) BALANCE SHEET from 25 December 1855 to 25 December 1856.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Capital, at 25 December 1855 - -	43,696	-	-	By Balance at 25 December 1854 - -	17,392	13	3
- „ received in 1856 - - -	7,836	-	-	Less profit and loss for 1855 - -	2,460	16	2
			51,532 - -				14,931 17 1
- Premiums received for the year - - - -			57,051 3 11	- Losses by fires and expenses thereat - - - -			43,928 15 4
- Duty received for the year - - - - -			5,151 16 5	- Duty - - - - -	3,566	17	1
- Interest on investments - - - - -			207 9 5	- Policy and receipt stamps - - - - -	106	4	2
- Poundage on duty - - - - -			138 9 11				3,673 1 3
- Commission on re-assurances - - - - -			43 16 7	- Allowances on cancelled policies, re-as-			
- Premiums on shares - - - - -			1 15 -	surances, &c. - - - - -	2,556	16	11
- Loans - - - - -			8,000 - -	- Discount to policy-holders - - - - -	59	14	5
- Amount at credit of agents - - - - -			1,163 1 6				2,616 11 4
				- Charges of Management :			
				Commissions and charges allowed to			
				agents - - - - -	6,149	4	4
				Printing and stationery - - - - -	537	19	9
				Advertising - - - - -	458	5	8
				Postages and carriage of parcels - - - - -	454	7	7
				Incidental expenses - - - - -	290	15	2
				Office expenses - - - - -	317	-	10
				Rent and taxes - - - - -	1,512	10	8
				Travelling expenses - - - - -	549	4	-
				Surveys - - - - -	232	8	-
				Salaries - - - - -	4,042	4	8
				Directors' and auditors' fees - - - - -	1,022	3	-
				Law expenses - - - - -	208	8	11
							15,774 12 7
				- Interest to shareholders - - - - -	2,164	16	9
				- Interest on loans - - - - -	251	6	7
							2,416 3 4
				- State licenses (United States) - - - - -	851	5	6
				- Discount - - - - -	16	9	2
				- Exchange on Foreign remittances - - - - -	93	14	2
				- Amount written off—Bad debts and furniture	596	16	10
							1,558 5 8
				- Bad and doubtful debts - - - - -	4,866	17	10
				Less 10 per cent. - - - - -	486	13	10
							4,380 4 -
				- Suspense account - - - - -			9 2 11
				- Office furniture - - £. 1,101 10 8			
				Less 10 per cent. - 110 3 -			
					991	7	8
				- Petty cash in hand - - - - -	41	7	4
				- Cash invested at banker's and in agents'			
				hands - - - - -	32,968	4	3
							34,000 19 3
£.	123,289	12	9	£.	123,289	12	9

Examined, and found correct.

M. C. Seton,
E. S. Symes,
John Bazalgette, } Directors.

Archibald Campbell Barclay, Chairman.

AUDITORS' REPORT.

We have carefully examined the above balance-sheet, setting forth the receipts and expenditure as well as the assets, including the investments of this Company, and have compared the items therein with the several entries in the books of the Company; and we do hereby report and certify the same to correspond therewith. We have also examined the Capital Account of the Company, and verified the vouchers for payments relating to the Colonial and Foreign as well as the English transactions.

Charles Wheatstone, }
John Symes, } Auditors.

83.—EQUITABLE FIRE INSURANCE COMPANY—*continued.*

5.—BALANCE SHEET from 25 December 1858 to 25 December 1859.

R E C E I P T S.				E X P E N D I T U R E.			
	£.	s.	d.		£.	s.	d.
To Capital at 25 December 1858	66,538	13	9	By Balance at 25 December 1857	30,381	17	-
- „ received in 1859	10,144	15	-	- Profit and loss for 1858	15,359	14	4
- Premiums received for the year	29,687	2	7	- Losses by fire, and expenses thereat	-	-	-
- Duty due to Government	1,500	-	6	- Allowances on cancelled policies, re-assurances, &c.	-	-	-
- Interest on investments	291	3	10	- Policy and receipt stamps	-	-	-
- Poundage on duty	122	6	10				
- Commission on re-assurances	48	5	7	- Charges of management:			
- Loans	4,000	-	-	Commissions and charges allowed to agents	3,246	11	4
- Bills payable	760	-	-	Printing and stationery	327	19	11
- Amount at credit of agents	21	16	4	Advertising	209	16	2
				Postages and carriage of parcels	260	17	3
				Incidental expenses	134	19	3
				Office expenses	260	4	9
				Rent and taxes	928	-	7
				Travelling expenses (including com- mittee-men)	322	4	10
				Surveys	213	2	8
				Salaries	3,323	19	10
				Directors' and auditors' fees	1,643	17	-
				Law expenses	383	3	-
				- Interest to shareholders	88	7	1
				- Interest on loans	186	1	2
				- State licenses	50	1	9
				- Discount on bills	5	4	10
				- Amount written off—Bad debts and furniture	436	18	4
				- Exchange on foreign remittances	66	8	7
				- Bad and doubtful debts	3,547	19	3
				Less 10 per cent.	354	16	-
				- Suspense account	-	-	-
				- Office furniture	£. 821	3	1
				Less 10 per cent.	82	2	4
					739	-	9
				- Petty cash in hand	39	17	2
				- Cash invested at banker's and in agents' hands	25,908	6	2
£.	113,114	4	5	£.	113,114	4	5

Examined, and found correct.

8 May 1860.

M. C. Seton,
Thomas West,
J. Bazalgette,
A. C. Barclay, Chairman. } Directors.

AUDITORS' REPORT.

We have carefully examined the above balance-sheet, setting forth the receipts and expenditure, as well as the assets, including the investments of this Company, and have compared the items therein with the several entries in the books of the Company; and we do hereby report and certify the same to correspond therewith. We have also examined the Capital Account of the Company, and the vouchers for payments relating to the Colonial and Foreign as well as the English transactions.

C. Wheatstone, } Auditors.
John Symes, }

84.—PROVIDENT A 1 MUTUAL INSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

85.—TRAFALGAR LIFE ASSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

86.—RENT GUARANTEE SOCIETY.

PLACE OF BUSINESS - - - - - 3, Charlotte-row, Mansion House, London.

OBJECTS - - - - - To ensure or guarantee to the parties entitled thereto, respectively, the punctual receipt and payment of Rents, Annuities, Dividends, Interest, Tithes, Rentcharges, Rates, Taxes, and other periodical payments, and to undertake the collection, recovery, and payment thereof accordingly; and also to undertake the collection and payment, to the parties entitled thereto respectively, of any like periodical payments, and also Debts and other Monies, without guaranteeing the same; and also to guarantee the payment of an annual or other rent or periodical payment in respect of any Houses, Buildings, or Land, or other like Property, to the parties entitled to such Property for the time being, although the same may be untenanted, or not producing any annual or other return or income; also to undertake the management of any Property for any of the aforesaid purposes; and also to execute or undertake the execution of any Repairs, Improvements, or other Works incidental thereto; and also to become Agents to any Fire, Life, or other Assurance Company, or to undertake any other like Agency, or other Agency incidental to the carrying out of any the purposes aforesaid.

DATE OF COMPLETE REGISTRATION - 21st December 1850.

ACCOUNTS registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 25 December 1854 to 25 December 1855.

R E C E I P T S.		E X P E N D I T U R E.			
	£. s. d.		£. s. d.	£. s. d.	
To Balance brought forward - - - - -	906 18 3	By Advertisements - - - - -	153 18 6		
- Interest on Advances - - - - -	251 17 4	- Ditto payable - - - - -	30 6 -		
- Rent of Offices - - - - -	96 16 6	- Agents - - - - -	39 10 10		
- Ditto receivable - - - - -	£. 65 19 -	- Interest on Loan - - - - -	156 7 6		
- Commissions - - - - -	2,078 1 2	- Ditto - payable - - - - -	36 16 7		
	2,426 15 -	- Surveyor's charges, 1853-54 - - - - -	93 - 10		
- Loan - - - - -	500 - -	- Solicitor's fees - - - - -	60 - -		
- Call on shares - - - - -	3,529 10 2	- Sundry office expenses,—Repairs, coals, travelling expenses, &c. - - - - -	149 7 9		
- Rent on account of clients - - - - -	35,181 6 11	- Ditto - payable - - - - -	16 8 6		
		- Printing and stationery - - - - -	131 3 10		
		- Ditto - payable - - - - -	40 2 -		
		- Sundry postages - - - - -	43 14 5		
		- Petty expenses, carriage of parcels, &c. - - - - -	25 5 7		
		- Rent of offices - - - - -	322 15 -		
		- Ditto - payable - - - - -	77 10 -		
		- Auditors' fees - - - - -	10 10 -		
		- Directors' ditto, including 19 l. 12 s. 1 d. cheques in hand - - - - -	210 - -		
		- Secretary's and clerks' salaries - - - - -	952 18 2		
		- Tithe - collector's salary and travelling expenses - - - - -	188 6 3		
		- Taxes - - - - -	56 17 8		
		- Losses on guarantees - - - - -	135 15 11		
		- Interest to shareholders, including 71 l. 16 s. 6 d. unclaimed - - - - -	283 12 5		
		- Damages and costs in action brought against the society, in which a verdict was given against them - - - - -	196 19 1		
				3,221 3 9	
		- Alterations to office, and additional furniture and fittings - - - - -	- - -	34 1 6	
		- Repayment of loan - - - - -	- - -	2,000 - -	
		- Payments of rent and taxes on account of clients - - - - -	- - -	35,688 9 4	
		- Balance of cash in hand at banker's, carried forward - - - - -	- - -	1,600 15 9	
	£. 42,544 10 4			£. 42,544 10 4	

The above Account was examined by us this 18th day of February 1856, and found to be correct.

Wm. Richmond,
John Britten, Jr.,
Edwin London.

(signed) C. W. Johnson,
Fredk. Swynam.

87.—BRITISH PROVIDENT LIFE AND FIRE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 4, Chatham Place, New Bridge-street, Blackfriars.

OBJECTS - - - - - { To transact all the business of a Life and Fire Assurance Annuity and Loan and
Investment Society.

DATE OF COMPLETE REGISTRATION - - 31st December 1850.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from April 1855 to April 1856.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance at Bank, 1855 - - - - -	468	18 11	By General expenses - - - - -	793	13 -
- Ditto in agents' hands - - - - -	952	5 6	- Expenses of management:		
- Amount received as subscribers' capital - - -	4,537	- -	Salaries and wages - - - - -	1,210	4 8
- Ditto - ditto - deposts - - - - -	674	14 11	Rent and taxes - - - - -	189	3 3
- Ditto - ditto - life premiums - - - - -	5,098	11 -	Advertisements - - - - -	394	18 2
- Ditto - ditto - fire premiums - - - - -	110	15 4	Printing, stationery, petty cash, and travelling ex-		
- Ditto - ditto - fire duty - - - - -	100	2 3	penses - - - - -	1,003	13 -
- Ditto - ditto - policy stamps (fire) - - -	7	10 6	Directors' fees - - - - -	208	19 6
- Ditto - ditto - annuity purchase-money - -	450	- -	Law charges - - - - -	31	1 -
- Ditto - ditto - fines - - - - -	-	2 6	- Business Expenses:		
- Ditto - ditto - loan instalments - - - -	8	16 -	Policy stamps - - - - -	54	- -
- Ditto - ditto - discount on duty - - - -	9	2 5	Commissions - - - - -	1,136	11 11
			Life (re-assurance) - - - - -	161	8 4
£.	12,417	19 4	Fire - (ditto) - - - - -	31	4 4
			Auditors' fees - - - - -	31	10 -
			Medical fees - - - - -	794	14 11
			Duty to Government - - - - -	96	14 1
			Deposits returned - - - - -	1,881	- 11
			Ditto - ditto - on shares - - - - -	300	- -
			Loan - - - - -	50	- -
			Dividends and interest - - - - -	239	2 3
			Life claims - - - - -	638	15 10
			- Balance at bank and in agents' hands - - -	3,171	4 2
			£.	12,417	19 4

J. Gimson, }
John Britten, }Signatures of two Directors.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
To Deposits and outstanding bills - - - - -	1,738	14 6	By Amount of subscribed capital at call - - -	95,000	- -
- Life claims - - - - -	400	- -	- Payment due upon shares - - - - -	350	- -
- Proportion of rent and salaries - - - - -	116	10 -	- Lease, furniture, and fittings - - - - -	800	- -
- Fire (re-assurance) - - - - -	187	14 7	- Life commission (fire and duty) - - - - -	101	15 8
- Life - (ditto) - - - - -	45	17 10	- Loans outstanding - - - - -	108	1 2
- Life (commission) - - - - -	85	11 -	- Chief Office premiums due (about) - - - -	360	6 6
- Printing and stationery - - - - -	90	- -	- Half credit premiums - - - - -	516	19 7
- Fire duty (proportion) - - - - -	28	5 6	- Balance at bank and in agents' hands - - -	3,171	4 2
- Medical salaries - - - - -	50	- -			
- Sundry small accounts (about) - - - - -	20	- -			
- Agents' commission - - - - -	125	- -			
- Advertisements - - - - -	100	- -			
- Balance - - - - -	97,420	13 8			
£.	100,408	7 1	£.	100,408	7 1

J. Gimson, }
John Britten, }Directors.

We, the undersigned Auditors, have carefully checked all the accounts and vouchers of the Society, and testify to their accuracy, and the able manner in which the books have been kept.

Alex. Webber.
Jno. Britten, Jr.

88.—AGE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 64, Chancery-lane, in the County of Middlesex.
 OBJECTS - - - - - The usual business of a Life Assurance and Loan Society.
 DATE OF COMPLETE REGISTRATION - - - - - 7th January 1851.

ACCOUNTS Registered since the Return of the 28th April 1856.

BALANCE SHEET from 11 August 1855 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year's accounts - - - - -	1,146	8 11	By Law charges - - - - -	72	2 7
			- Printing and stationery - - - - -	37	- -
	£.	s. d.	- Advertising and travelling - - - - -	64	6 8
- Received loans, repaid and interest - 395 5 9	395	5 9	- Office expenses including messengers' wages 104 4 6	104	4 6
			- Salaries - - - - -	236	- -
- Premiums - - - - - 2,716 9 8	2,716	9 8	- Directors' fees - - - - -	108	3 -
			- Auditors' fees - - - - -	10	10 -
- Nomination fees - - - - - 1 11 -	1	11 -	- Actuary's fee - - - - -	2	2 -
	3,113	6 5			
			- Rent and Taxes - - - - -	43	18 8
			- Commissions - - - - -	118	5 7
			- Medical fees - - - - -	109	6 7
			- Interest (including proprietors) - - - - -	386	17 2
			- Annuitants - - - - -	62	12 -
			- Claims by death - - - - -	-	- -
			- Re-assurance premiums - - - - -	-	- -
			- Policy stamps - - - - -	-	- -
			- Salaries to local managers and superintendents, and rents and expenses of branch offices - - - - -	346	6 5
			- Office premises, alterations and repairs (town and country) - - - - -	56	7 8
			- Debentures and advances paid off - - - - -	-	- -
			- Balance in hand - - - - -	-	- -
£.	4,259	15 4	£.	4,259	15 4

Examined, and found correct,

George Roberts,
 James C. Cornelius, } Directors.
 W. Faria,

GR. Thorn,
 Thomas Fricker, } Auditors.

GENERAL CASH ACCOUNT from 7 January 1851 to 31 December 1855.

Dr.		£.	s. d.			£.	s. d.	Cr.
To Capital fund - - - - -		9,230	- -	By Original outlay in forming branches, appointing agents, and establishing the Company - - - - -		5,942	11	
	£.	s. d.			£.	s. d.		
- Premiums - - - - - 22,034 5 3	22,034	5 3		- Printing and stationery - - - - -	2,549	19 10		
				- Office expenses - - - - -	1,411	1 10		
	£.	s. d.		- Advertising - - - - -	1,615	17 10		
Less Commissions - - 1,537 8 5	1,537	8 5		- Rent and taxes - - - - -	812	3 8		
				- Salaries - - - - -	4,225	9 6		
- Medical fees - - 1,361 12 1	1,361	12 1		- Directors' fees - - - - -	1,926	2 -		
				- Law charges - - - - -	787	4 1		
- Re-assurances - - 1,920 19 11	1,920	19 11		- Provincial directors' fees - - - - -	196	17 6		
- Claims - - - 6,230 8 -	6,230	8 -		- Interest - - - - -	1,236	8 11		
				- Proprietors' dividends - - - - -	893	19 9		
- Surrender of policies - 25 - -	25	- -		- Annuitants - - - - -	308	2 -		
	11,075	8 5						
				- Cost of furniture - - - - -	530	10 6		
				- Amount due by agents - - - - -	1,387	13 8		
- Annuitants - - - - - 1,389 - -	1,389	- -		- Cost of premises, chief and branch offices 1,034 12 6	1,034	12 6		
				- Bills due and receivable - - - - -	992	5 1		
- Debentures and advances - - - - - 9,772 18 3	9,772	18 3		- Loans due to the Company, cash, &c. - 5,499 15 -	5,499	15 -		
£.	31,350	15 1						

Mark Shephard,
 Jas. C. Cornelius, } Directors.

88.—AGE ASSURANCE COMPANY—continued.

VALUATION of ASSETS and LIABILITIES on the 31st December 1855.

Dr.				Cr.			
	£.	s.	d.		£.	s.	d.
To present value of 188,438 l. amount assured	89,661	4	7	By present value of—			
— Present value of 29,677 l. amount assured	14,653	—	—	£. s. d.			
			104,314 4 7	6,547 18 10 Annual Income	101,678	14	9
— Amount to be reserved for Endowments	—	—	91 18 1	1,277 — — „ „	19,800	—	—
— Value of annuities, 255 l.	—	—	2,461 8 3				
— Paid-up capital	—	—	9,230 — —	7,824 18 10	121,478	14	9
— Claims not yet payable	—	—	1,150 — —	Deduct expenses of management	— 11,019	2	—
— Amount of debentures and other Securities	—	—	9,685 — —				110,459 12 9
— Outstanding accounts	—	—	200 — —	— Premiums due 31st December	—	—	392 — —
— Balance towards future profits	—	—	3,319 2 1	— Balance of half-yearly, quarterly, &c., premiums	—	—	1,663 — —
				— Value of half-credit premiums	—	—	153 5 2
				— Value of re-assurances	—	—	456 16 8
				— Value of the leases in chief and branch offices, furniture, &c.	—	—	2,000 — —
				— Balance in Agents' hands	—	—	650 — —
				— Loans on bond, cash at banker's, in hand, &c.	—	—	5,176 18 5
				— Preliminary expenses chargeable to existing and future policy-holders, and to be written off at 500 l. a year	—	—	9,500 — —
	£.	130,451	13 —		£.	130,451	13 —

89.—NATIONAL GUARDIAN ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

90.—NEW EQUITABLE LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 449, West Strand.

OBJECTS - - - - - { To make and effect all or any Assurances on Lives and Survivorships, Deposit or Accumulative Assurances, or Assurances on any Contingencies relating to or connected with Lives or Survivorships; to Grant, and to Purchase and Sell Endowment Annuities; to Advance Money by way of Loan on Mortgage or other Security, and generally to carry on the business of a Life Assurance, and of an Annuity, Endowment, Loan, and Reversionary Interest Association.

DATE OF COMPLETE REGISTRATION - - - - 30 January 1851.

Dr.

(1.) BALANCE SHEET from 1 January to 31 December 1856.

Cr.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from 31 December 1855 - - - -	19,086	6 7	By Sundry creditors and unclaimed dividends, as per Balance Sheet of 31 December 1855, since paid - - -	582	15 4
- Income :			- Claims - - - - -	5,349	- -
Assurance premiums - - - £. 12,810 11 5			- Annuities - - - - -	155	16 1
Interest on investments - - - 386 - 6			- Surrenders - - - - -	376	14 6
	13,196	11 11	- Dividends - - - - -	500	- -
- Annuity fund - - - - -	747	19 -	- Commission - - - - -	655	12 7
- Unclaimed dividends - - - - -	91	13 3	- Medical fees - - - - -	389	11 4
- Sundry creditors - - - - -	385	17 10	- Directors' attendance fees - - - £. 538 15 9		
- Sundries :			- Auditors' fees - - - - - 42 - -	580	15 9
Loan inquiry account - - - £. 6 19 11			- Rent and taxes - - - - -	523	2 8
Fines - - - - - 2 - -			- Expenses incidental to amalgamation - - - -	1,243	10 -
	8	19 11	- Re-assurance premiums - - - - -	739	4 2
			- Current expenses :		
			Advertisements - - - - - £. 183 5 -		
			Agents' and travelling expenses - 169 10 3		
			Office expenses - - - - - 154 19 2		
			Law expenses - - - - - 180 16 5		
			Wages - - - - - 46 6 3		
			Postages - - - - - 79 8 7		
			Printing - - - - - 84 10 -		
			Stationery - - - - - 88 18 -		
			Receipt stamps - - - - - 9 - -		
			Policy stamps - - - - - 20 8 -		
			Salaries - - - - - 877 13 11		
			Sundry petty expenses - - - 22 5 5	1,917	1 -
			- Expenses of branch offices - - - - -	134	18 -
			- Assets :		
			Deferred premiums - - - - £. 4,976 7 6		
			Investments - - - - - 11,198 7 7		
			Lease, furniture, and fixtures - - 1,176 4 -		
			Due from agents - - - - - 133 14 6		
			Cash at banker's - £. 1,817 9 3		
			Ditto deposited on call - 1,000 - -	2,817	9 3
				67	4 3
				20,369	7 1
£.	33,517	8 6	£.	33,517	8 6

J. Weston,
J. C. Stevens,
Samuel Richards, } Directors.

We have examined this account, find it correct, and hereby confirm the same,

R. H. Parkinson,
Edward Weston,
Benson W. Clegg,
C. R. Rowland, } Auditors.

90.—NEW EQUITABLE LIFE ASSURANCE COMPANY—continued.

(3.) RECEIPT AND EXPENDITURE for the Year ending 31 December 1858.

Dr.

Cr.

RECEIPTS.					EXPENDITURE.									
	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	
To Balance, 31 December 1857	-	-	22,021	19	-		By Claims	-	-	14,911	15	1		
- Less Medical and Legal Society's capital redeemed	-	-	4,675	1	11	17,346	17	1	- Annuities	-	7,992	1	10	
- Annuity fund	-	-	-	-	-	1,089	6	8	- Surrendered policies	-	552	5	10	
- Assurance premiums	-	-	31,533	12	1		- Fees to medical examiners and referees		704	5	6			
- Interest on loans	-	-	273	5	2		- Expenses of agencies and commission	-	2,002	11	10			
- Interest on investments	-	-	300	9	8		- Interest on shares	-	434	1	6			
- Interest on half-credit premiums	-	-	195	8	10		- Policy stamps	-	88	15	6			
- Fines and fees	-	-	23	11	8	32,326	7	5	- Law and other charges incidental to amalgamation	-	505	-	-	
							- Counter assurances	-	1,677	11	9	21,675	8	10
							Current Expenses :							
							By Rent and taxes	-	491	4	10			
							- Furniture and fittings	-	110	2	6			
							- Salaries and wages	-	1,282	11	8			
							- Advertisements	-	531	9	2			
							- Printing and stationery	-	466	7	4			
							- Postage and carriage	-	87	1	5			
							- Miscellaneous expenses	-	111	7	11			
							- Office expenses	-	62	18	4			
							- Auditors' fees	-	52	10	-	3,649	5	2
							- Directors' fees	-	453	12	-			
							Investments :							
							By Estimated value of lease, furniture, and fixtures	-	1,000	-	-			
							- Premiums on half credit	-	3,908	16	8			
							- Cash in Three per Cents.	-	5,414	6	4			
							- Ditto in Exchequer Bills	-	4,659	9	2			
							- Ditto in loans	-	8,084	17	-			
							- Ditto at banker's	-	2,361	10	7			
							- Ditto in hands of secretary	-	8	17	5	25,437	17	2
£.	50,762	11	2				£.	50,762	11	2				

G. H. Barlow, }
J. Weston, } Directors.
W. T. Smith, }

We have examined this account, and find it correct, and we confirm it accordingly.

John Brown,
George Carew,
R. H. Parkinson, } Auditors.
C. R. Rowland,

90.—NEW EQUITABLE LIFE ASSURANCE COMPANY—*continued.*

(5.) RECEIPTS AND EXPENDITURE for the Year ending 31 December 1860.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance, 31st December 1859	29,703	8	11	By Claims	18,542	6	11
- Annuity fund	852	7	6	- Annuities	951	11	5
- Assurance premiums	37,469	3	1	- Surrendered policies	731	14	11
- Interest on half-credit premiums	245	6	10	- Fees to medical examiners and referees	704	6	6
- Interest on loans	600	5	6	- Expenses of agencies and commission	2,583	3	3
- Interest on investments	463	-	3	- Interest on shares	327	1	6
- Fines and fees	27	19	-	- Policy stamps	78	13	6
	38,805	14	8	- Law charges	84	9	11
				- Counter assurances	1,805	3	5
				Current Expenses:			
				By Rent and taxes	510	17	3
				- Repairs and alterations of premises	197	3	9
				- Furniture and fittings	21	19	4
				- Salaries and wages	1,387	10	-
				- Advertisements	249	6	4
				- Printing and stationery	332	18	3
				- Postage and carriage	68	18	3
				- Miscellaneous expenses	129	2	7
				- Office expenses	101	9	9
				- Auditors' fees	42	-	-
				- Directors' fees	672	-	-
				Investments:			
				By Estimated value of lease, furniture, and fixtures	1,000	-	-
				- Premiums on half credit	4,906	16	8
				- Cash in the New Three per Cents.	5,414	6	4
				- Ditto in Consols	4,585	13	8
				- Ditto in East India Government Four per Cent. Loan	4,173	16	11
				- Ditto in loans	16,641	13	10
				- Ditto at bankers'	3,114	5	2
				- Ditto in hands of secretary	3	1	8
£.	69,361	11	1	£.	69,361	11	1

We have examined this account, which we find correct, and which we confirm accordingly.

John Brown,
George Carew,
R. H. Parkinson,
C. R. Rowland, } Auditors.

G. H. Barlow, Chairman,
W. Tyler Smith, Deputy Chairman,
Richard Jebb, } *Directors.*

February 1861.

90.—NEW EQUITABLE LIFE ASSURANCE COMPANY—*continued.*

(6.) RECEIPT AND EXPENDITURE for the Year ending 31 December 1861.

RECEIPTS.					EXPENDITURE.				
	£.	s.	d.			£.	s.	d.	
To Balance, 31 December 1860	-	-	-	34,932 17 7	By Claims	-	-	13,990 11 9	
- Annuity fund	-	-	-	1,150 18 -	- Annuities	-	-	1,052 8 8	
- Assurance premiums	-	-	40,539 11 4		- Endowments	-	-	50 - -	
- Interest on half-premiums	-	-	235 13 10		- Surrendered policies	-	-	594 5 8	
- Interest on loans	-	-	777 16 6		- Fees to medical examiners and referees	-	-	783 15 -	
- Interest on investments	-	-	550 17 3		- Expenses of agencies and commiasion	-	-	2,716 13 6	
- Fines and fees	-	-	45 14 10		- Interest on shares	-	-	326 1 6	
				42,149 13 9	- Policy stamps	-	-	115 1 -	
					- Law charges	-	-	15 - -	
					- Counter assurances	-	-	2,004 11 10	
									21,648 8 11
					Current Expenses:				
					By Rent, taxes, and repairs of premises	-	-	536 16 6	
					- Furniture and fittings	-	-	14 2 9	
					- Salaries and wages	-	-	1,483 18 9	
					- Advertisements	-	-	260 5 10	
					- Printing and stationery	-	-	238 8 9	
					- Postage and carriage	-	-	77 11 7	
					- Miscellaneous expenses	-	-	152 8 10	
					- Office expenses	-	-	94 16 3	
					- Auditors' fees	-	-	42 - -	
					- Directors' fees	-	-	834 15 -	
									3,735 4 3
					Investments:				
					By Estimated value of lease, furniture, and fixtures	-	-	1,000 - -	
					- Premiums on half credit	-	-	4,713 16 8	
					- Cash in the new Three per Cents.	-	-	5,414 6 4	
					- Ditto in Consols	-	-	4,585 13 8	
					- Ditto in East India Government Four per Cent. loan	-	-	9,590 16 8	
					- Ditto in loans	-	-	24,161 9 6	
					- Ditto at bankers'	-	-	3,371 11 8	
					- Ditto in hands of Secretary	-	-	12 1 8	
									52,849 16 2
£.				78,233 9 4					£. 78,233 9 4

We have examined this account, which we find correct, and which we hereby confirm.

John Brown,
George Carew,
R. H. Parkinson, } Auditors.

G. H. Barlow,
W. Tyler Smith,
George Chapman, } Directors.

91.—NAUTICAL MUTUAL ASSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

92.—LINCOLNSHIRE FIRE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

93.—BREWERS', DISTILLERS', LICENSED VICTUALLERS', AND
GENERAL LIFE AND FIRE ASSURANCE AND LOAN
AND ENDOWMENT COMPANY.

Nothing added to what was contained in the previous Returns.

94.—EXCHEQUER AND RAILWAY MUTUAL LIFE ASSURANCE
SOCIETY.

Notice received on the 20th January 1852, stating that the Company was dissolved on the
13th October 1851.

95.—ATHENÆUM LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

96.—LONDON MONETARY ADVANCE AND LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - - - 14, Manchester-square, London.
OBJECTS	- - - - - { To Advance Money at Interest upon the pledge of personal Property, Policies of Assurance, Bonds, Bills, or Notes, and to Discount Bills or Notes for Persons of Property, Merchants, Tradesmen, Professional Men, Officers in the Army, Navy, or Marines, and Persons holding situations in Government or other Public Offices, and to effect Assurances on Contingencies connected with the duration of Life, and to purchase, grant, and sell Annuities, and to borrow Monies upon Debentures or other Securities, and generally to carry on the business of a Loan and Life Assurance Company.
DATE OF COMPLETE REGISTRATION	- - 8 July 1851.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET for the Half-year ending 30 June 1855.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital, per deed, as under, viz. 2,730 shares, issued at 5 <i>l.</i> per share - -	£. 13,650	- -	By Loans granted for one, two, and three years, and now in course of repayment - - - - -	18,903	9 2
3,270 shares for issue - - - -	16,350	- -	- Cash Balances, viz. :—		
	30,000	- -	At London and Westminster Bank -	£. 1,177	s. 12 d. 3
- Temporary advance on the security of the Directors to extend the profitable operations of the company -	1,000	- -	In Secretary's hands; viz.—		
- Debenture capital secured on the Company's bonds, bearing interest at five per cent. per annum - -	4,935	- -	For payment of interest on debentures -	£. 3	s. 8 d. 3
- Amount advanced by Directors of the Accumulative Life Fund and General Assurance Company, bearing interest at five per cent. per annum - - - -	80	6 8	Petty cash - - - -	6	10 3
Amounts unpaid to this date:				9	18 6
Sundry accounts - - - -	£. 657	13 4	- Office fittings and furniture - - - - -	426	10 -
Unclaimed dividends - - - -	29	8 8	- Preliminary Expenses:		
Interest due to Bondholders to 30 June - - - -	37	12 3	Amount expended in establishing the Company; viz.—		
	724	14 3	Law expenses, including cost of deed of settlement - - -	£. 387	s. 9 d. 7
- Amount of reserve fund, being surplus profit to 31st December 1854, after paying dividend and Directors' fees, and reducing preliminary expense to the extent of 350 <i>l.</i> - - - - -	647	2 4	Advertising, salaries, printing and stationery, rent and taxes, commission, &c. - - - -	951	10 6
- Balance of Profit and Loss;—Net amount of profit realised for the half-year ending 30th June 1855 -	1,147	1 -		1,339	- 1
			Deduct amount of reduction to 31st December 1854, being at the rate of 100 <i>l.</i> per annum, in accordance with a resolution of the proprietors passed at the first half-yearly meeting of the company - - -	350	- -
				989	- 1
			- Interest due on loans in course of repayment - -	50	- -
			- Half-year's rent of offices to 30th June, due by Accumulative, &c. Company - - - - -	60	- -
			- Capital per contra; viz.—		
			Amount unpaid on shares subscribed for - - - - -	572	8 6
			Shares for issue - - - - -	16,345	5 9
				16,917	14 3
	£.	38,534 4 3		£.	38,534 4 3

We hereby certify that the above Balance Sheet for the half-year ending 30th June 1855, corresponds with the Books of the Company, and that the net profits admit of the payment of a dividend of 7*l.* 10*s.* per cent. per annum on the capital subscribed, in addition to 50*l.* applied in reduction of the preliminary expenses account.

August 1855.

Thomas Hatch,
John Woodrooffe, } Auditors.

Devon, Chairman.
Robert Jones, Secretary.

96.—LONDON MONETARY ADVANCE AND LIFE ASSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET for the Half-year ending 31 December 1855.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital, per deed, as under, viz.:			By loans granted for one, two, and three years, and now in course of repayment		
3,269 shares, issued at 5 <i>l.</i> per share	16,345	--		22,114	10 5
2,731 shares for issue	13,655	--	„ Cash balances, viz.:		
			At London and Westminster Bank	865	7 --
„ Temporary advance on the security of the Directors to extend the profitable operations of the Company	500	--	In secretary's hands for payment of interest on debentures	£. 17 5 --	
„ Debenture capital secured on the Company's bonds, bearing interest at 5 per cent. per annum	4,730	--	„ Petty cash	3 8	
„ Amount advanced at interest by the Directors of the Accumulative Life Fund and General Assurance Company	123 14 6			17 8 8	
„ Amounts unpaid at this date:			„ Office fittings and furniture		882 15 8
Sundry accounts	£. 455 1 9		„ Preliminary expenses:—		
Unclaimed dividends	6 6 6		Amount expended in establishing the Company, viz., law expenses, including cost of deed of settlement	387 9 7	
Interest due to bondholders to 31 December	68 1 9		Advertising, salaries, printing and stationery, rent and taxes, commission, &c.	951 10 6	
Income tax	36 8 3			1,339 -- 1	
	565 18 3		Deduct amount of reduction to the 30th June 1855, being at the rate of 100 <i>l.</i> per annum, in accordance with a resolution of the proprietors, passed at the first half-yearly meeting of the company	400 -- --	
„ Amount of Reserve Fund, being surplus profit to 30th June 1855, after paying dividend and Directors' fees, and reducing the preliminary expenses to the extent of 400 <i>l.</i>	1,062 17 3			939 -- 1	
„ Balance of profit and loss, net amount of profits realised for the half year ending 31st December 1855	1,544 11 5		„ Interest due on loans in course of repayment	50 -- --	
			„ Amount due for rent by the Accumulative Company (since paid)	60 -- --	
			„ Capital per contra, viz.:		
			Amount unpaid on shares subscribed for	£. 399 5 3	
			Shares for issue	13,655 -- --	
				14,054 5 3	
	£.	38,527 1 5		£.	38,527 1 5

We hereby certify that the above balance sheet for the half-year ending 31st December 1855 corresponds with the books of the Company, and that the net profits admit of the payment of a dividend of 7*l.* 10*s.* per cent. per annum on the capital subscribed, in addition to 50*l.* applied in reduction of the preliminary expenses account.

Thomas Hatch, } Auditors.
John Woodrooffe, }

Devon, Chairman.
Robert Jones, Secretary.

1 February 1856.

(3.) BALANCE SHEET for the Half-year ending 30 June 1856.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To authorised capital, as under, viz.:			By loans granted for one, two, and three years, and now in course of repayment		
3,794 shares, issued at 5 <i>l.</i> per share	18,970	--		27,298	17 --
206 shares for issue	1,030	--	„ Cash balances, viz.:		
„ Debenture capital secured on the Company's bonds, bearing interest at 5 per cent. per annum	7,715	--	London and Westminster Bank	860 4 7	
„ Amounts unpaid at this date, viz.:			In hand	17 1 9	
Sundry accounts	£. 883 2 5		Deposited at call at London and Westminster Bank, bearing interest	1,000 -- --	
Unclaimed dividends	12 9 8		In secretary's hands for payment of interest on debentures	£. 12 17 7	
Interest due to bondholders to 30th June	120 5 7		Petty cash	5 14 6	
	1,015 17 8			18 12 1	
„ Amount of Reserve Fund, being surplus profit to 31st December 1855, after making allowance for bad and doubtful debts, paying dividend and Directors' fees, and reducing the preliminary expenses to the extent of 450 <i>l.</i>	1,145 10 8		„ Office fittings and furniture		1,895 18 5
„ Balance of profit and loss; net amount of profits realized for the half-year ending 30th June 1856	1,713 11 2		„ Preliminary expenses:		
			Amount of law costs, and other expenses incurred in establishing the Company, including cost of deed of settlement	£. 1,339 -- 1	
			Deduct amount of reduction to the 31st December 1855, being at the rate of 100 <i>l.</i> per annum, in accordance with a resolution of the proprietors, passed at the first half-yearly meeting of the Company	£. 450 -- --	
			„ Capital per contra, viz.:		
			Amount unpaid on shares subscribed for	£. 49 14 --	
			Shares for issue	1,030 -- --	
	£.	31,509 19 6		1,079 14 --	
				£.	31,509 19 6

We hereby certify that the above balance sheet for the half-year ending 30th June 1856 corresponds with the books of the Company, and that the net profits admit of the payment of a dividend of 8*l.* per cent. per annum on the capital subscribed, in addition to 50*l.* applied in reduction of the preliminary expenses account.

Audited and approved.

Thomas Hatch, } Auditors.
John Woodrooffe, }

Devon, Chairman.
Robert Jones, Secretary.

1 August 1856.

96.—LONDON MONETARY ADVANCE AND LIFE ASSURANCE COMPANY—continued.

(4.) BALANCE SHEET for the Half-year ending 31 December 1856.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To authorised Capital, as under; viz.:—			By Loans granted for one, two, and three years, and now in course of repayment	36,231	1 5
4,684 shares, issued at 5 <i>l.</i> per share	£.23,420	--	„ Cash Balances, viz.:—		
316 shares for issue	1,580	--	London and Westminster Bank	£.166	2 --
	25,000	--	In secretary's hands, for payment of interest on debentures	£. 9 9	--
„ Debenture capital secured on the Company's bonds, bearing interest at 5 <i>l.</i> per cent. per annum	10,020	--	Petty cash	13	11
„ Loan Suspense Account, being sums repaid on account of loans, and not yet credited to General Loan Account	54	6 4		22	9 11
„ Amounts unpaid at this Date, viz.:—			„ Office fittings and furniture		188 11 11
Sundry accounts	£.872	7 10	„ Preliminary Expenses:—		426 10 --
Unclaimed dividends	26	8 2	Amount of law costs and other expenses incurred in establishing the Company, including cost of deed of settlement	£.1,339	-- 1
Interest due to bondholders, to 31st December	140	15 9	Deduct amount of reduction to the 30th June 1856, being at the rate of 100 <i>l.</i> per annum, in accordance with a resolution of the proprietors, passed at the first half-yearly meeting of the Company	500	--
	1,019	11 9	„ Capital per contra, viz.:—		839 -- 1
„ Amount of Reserve Fund, being surplus profit to 30th June 1856, after making allowance for bad and doubtful debts, paying dividend and Directors' fees, and reducing the preliminary expenses to the extent of 500 <i>l.</i>	1,343	11 5	Amount unpaid on shares subscribed for	83	6 --
„ Balance of profit and loss; net amount of profits realised for the half-year ending 31st December 1856	1,910	19 11	Shares for issue	1,580	--
	£.	39,348 9 5		£.	39,348 9 5

We hereby certify that the above balance sheet for the half-year ending 31st December 1856 corresponds with the books of the Company, and that the net profits admit of the payment of a dividend of 8*l.* 10*s.* per cent. per annum on the capital subscribed, in addition to 50*l.* applied in reduction of the preliminary expenses account.

London, 31 January 1857.

Audited and approved.

Thomas Hatch, } Auditors.
John Woodrooffe, }
Devon, Chairman.
Robert Jones, Secretary.

(5.) BALANCE SHEET for the Half-year ending 30 June 1857.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Share capital, as under, viz.:—			By Loans granted for one, two, and three years, and now in course of repayment	44,371	18 --
6,000 original shares of 5 <i>l.</i> each issued	£.30,000	--	„ Cash Balances, viz.:—		
Amount received on account of additional authorised capital of 30,000 <i>l.</i>	3,321	--	London and Westminster Bank	£.1,302	11 9
	33,321	--	In secretary's hands, for payment of interest on debentures	£. 13 16 7	
„ To Debenture capital secured on the Company's bonds	10,040	--	Petty cash	4	13 6
„ Loan Suspense Account, being sums repaid on account of loans, and not yet credited to General Loan Account	4	1 4		18	10 1
„ Amounts unpaid at this Date, viz.:—			„ Amount deposited at call at London and Westminster Bank, bearing interest		1,321 1 10
Sundry accounts	£.890	15 10	„ Office fittings and furniture		2,000 --
Unclaimed dividends	41	5 6	„ Preliminary Expenses:—		300 --
Interest due to bondholders to 30th June	164	7 3	Amount of law costs and other expenses incurred in establishing the Company, including cost of deed of settlement	£.1,339	-- 1
	1,096	8 7	Deduct amount of reduction to the 31st December 1856, being at the rate of 100 <i>l.</i> per annum, in accordance with a resolution of the proprietors, passed at the first half-yearly meeting of the Company	500	--
„ Amount of Reserve Fund, being surplus profit to 31st December 1856, after making allowance for bad and doubtful debts, paying dividend, and reducing preliminary expenses to the extent of 500 <i>l.</i>	2,070	1 1	„ Amount unpaid on original shares issued		789 -- 1
„ Balance of profit and loss; net amount of profits realised for the half-year ending 30th June 1857	2,298	16 5		48	7 6
	£.	48,830 7 5		£.	48,830 7 5

We hereby certify that the above balance sheet for the half-year ending 30th June 1857 corresponds with the books of the Company, and that the net profits admit of the payment of a dividend of 9*l.* per cent. per annum on the capital subscribed, in addition to 50*l.* applied in reduction of the preliminary expenses account.

London, 1 August 1857.

Audited and approved.

Thomas Hatch, } Auditors.
John Woodrooffe, }
Devon, Chairman.
Robert Jones, Secretary.

100.—PRINCE OF WALES LIFE AND EDUCATIONAL ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - - - 105, Regent-street, London.
OBJECTS	- - - - - { Life Assurance; Endowments for Educational Purposes; the granting of Loans; the Purchase and sale of Annuities, Reversions, Contingent Expectations, and other Interests; and generally for the transaction of all matters usually known as Life Assurance, or connected therewith.
DATE OF COMPLETE REGISTRATION	- - 23 September 1851.

ACCOUNTS Registered.

BALANCE SHEET from 1 January to 31 December 1856.

LIABILITY AND ASSET ACCOUNT.

Dr.			Cr.		
	£.	s. d.		£.	s. d.
To Capital stock account	13,590	- -	By Preliminary expenses	3,651	7 6
„ Suspense account, being 1st on 10,940 shares forfeited to the company	5,470	- -	„ Extension expenses account, three-fourths as before	450	5 3
„ Deposit account	5,150	- -	„ Annuities paid	263	15 2
„ Annuity purchase-money	995	10 -	„ Dividends paid in July 1856	250	- -
„ Life losses not due	2,050	- -	„ Half premiums lapsed (to be written off reserve)	311	14 1
„ Unclaimed dividends	10	6 3	„ Assets, viz. :-		
„ Reserve Fund after writing off 176 l. 3 s. as per last balance sheet, and lapsed premium 760 l. 6 s. 6 d. for 1852, 1853, 1854, and 1855	£. 3,238	17 5	Loans of money, balance thereof	£. 1,800	4 8
„ Less balance to write off	1,007	9 5	Half premiums on loan	2,505	19 6
	2,231	8 -		4,306	4 2
	£. 29,497	4 3	„ Building and furniture account	1,718	5 5
			„ Life losses recoverable	11,977	1 8
			„ Premiums due on half-yearly, quarterly industrial and overdue policies	538	17 9
			„ Balances, viz. :		
			Agents	3,653	12 2
			In secretary's hands	2	14 7
			Stamps in hand	15	- 6
			At bankers'	2,363	6 -
				24,570	2 3
				£. 29,497	4 3

John Hastings, } Directors.
Wm. Chubb, }

INCOME ACCOUNT.

Dr.			Cr.		
	£.	s. d.		£.	s. d.
To Life Premiums :-			By Life losses	£. 19,396	3 1
New	2,050	- 8	„ Received from other offices	£. 2,366	16 -
Renewals	7,059	7 6	„ Due from other offices	11,977	1 8
	9,109	8 2		14,343	17 8
„ Interest account received	262	17 10	„ Sickness losses	5,052	5 5
„ Rent received	225	6 3	„ Dividends	84	18 6
„ Profit and loss received upon forfeited shares	1,269	7 8	„ Re-assurances	500	- -
„ Balance (written off reserve)	1,007	9 5	„ Interest paid	1,471	16 1
	£. 11,874	9 4	„ Current Expenditure, viz. :-	318	2 6
			Stamps paid	£. 53	14 5
			General law charges	133	2 10
			Petty cash, messengers' salary, postage, carriage of parcels, &c.	205	11 10
			Printing and stationery	252	11 5
			Advertisements	71	3 6
			Life commission	358	5 6
			Travelling expenses, three-fourths carried to extension expense account	100	1 10
			Salaries	824	- -
			Medical fees	382	12 6
			Rates and taxes	221	2 3
			Office expenses	84	2 -
			Charges of management, general, including expenses of establishing and managing branch in France	556	9 8
			Government expenses	2	1 6
			Gratuities	48	5 -
			Rent paid (London, Manchester, Bristol, and Paris)	562	10 11
			Directors' fees	425	5 -
			Auditors' fees	42	- -
			Expenses of meeting	28	16 8
			Extra assistance	2	2 -
			Subscription (to Cardiff Fund)	3	8 -
				4,447	6 10
				£. 11,874	9 4

I have carefully examined and checked the banker's book, cash book, journal, bill book, and ledger, and have referred to the voucher books, and tested the accuracy of the accounts minutely, and have now the pleasure to report that the foregoing balance sheet is a correct account of the company's transactions for the year ending 31st December 1856.

Dated this 13th day of January 1857.

Henry Augustus Deane, Auditor.

John Hastings, } Directors.
Wm. Chubb, }

Dissolved by Resolution of the Shareholders of the Company, on the 30th May 1860.

101.—LONDON AND COUNTY ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

102.—KENT MUTUAL ASSURANCE SOCIETY.

PLACE OF BUSINESS	- - - - -	No. 6, Old Jewry, in the City of London.
OBJECTS	- - - - -	{ Ordinary Life Assurance, and the Advancing Monies on Real and Personal Securities, or Contracts, and for effecting Insurances against Loss or Damage by Fire.
DATE OF COMPLETE REGISTRATION	- - -	10 November 1851.

ACCOUNTS Registered since Return of 28 April 1856.

(1.) BALANCE SHEET from 26 March 1855 to 25 March 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance of Assets, at 25 March 1855	11,351	- 8	By Policy claims	3,575	8 11
- New policy premiums	£. 5,666	7 3	- Policies surrendered	14	4 6
- Renewal premiums	13,635	15 10	- Annuities paid	30	- -
	19,302	3 1	- Re-assurances	2,106	19 2
- Guarantee fund paid up	1,495	- -	- Bonus paid to members	100	16 9
- Sundry Creditors for deposits at interest	5,064	11 11	- Lapsed policies	2,105	6 4
- Advances on bonds, &c. repaid	6,065	5 5	CURRENT EXPENSES:		
- Commissions on loans to members	42	16 -	By Rent of head offices (see <i>contra</i>)	£. 512	10 -
- Interest on premiums on loans to ditto	234	3 1	- Fire insurance	25	14 8
- Commissions on re-assurances	163	3 8	- Gas	11	5 2
- Interest on investments	689	13 1	- Law charges	256	7 7
- Investigation fees	7	7 -	- Postages	92	7 9
- Rent for premises sublet	551	7 6	- Carriage and booking	11	- 5
			- Rates and taxes	101	12 11
			- Salaries to medical officers, £. 150	- -	- -
			- Medical fees (country)	291	11 3
				441	11 3
			- Office expenses	49	17 11
			- Stationery, printing, &c.	248	16 3
			- Policy and receipt stamps	96	17 6
			- Gratuities	76	- -
				1,924	1 5
			- Directors' remuneration	840	- -
			- Salaries at head offices	940	15 10
			- Wages (messenger)	42	6 -
			- Auditors' remuneration	37	16 -
			- Actuary's fees	79	16 -
			AGENCY AND EXTENSION EXPENSES:		
			By Commissions	£. 692	3 10
			- Introductory fees	137	16 9
			- Agents' charges for postages, &c.	31	5 8
			- Bank ditto on remittances	20	2 1
			- Branch expenses	457	10 4
			- Advertising, printing, stationery, &c.	769	8 11
			- Travelling expenses	345	2 6
			- Miscellaneous	293	8 7
				2,746	18 8
			DIVIDENDS:		
			By Interest on guarantee fund	69	19 6
			- Interest to sundry creditors on deposits	407	17 1
			INVESTMENTS:		
			By Office furniture, &c. - £.	761	8 5
			- Fixtures and fittings	170	5 6
			- Leasehold property	4,774	9 2
				5,706	3 1
			- Premiums on loan to policy	- -	- -
			- Holders on the half-credit system	4,512	8 8
			- Advances on real and other securities	16,835	15 3
				27,054	7 -
			BALANCES:		
			By Sundry agencies for premiums in course of collection	921	4 8
			- Sundry debtors for rent, &c.	296	5 -
			- Royal British Bank - £.	1,670	8 5
			- Petty cash in hand	2	- 2
				1,672	8 7
				2,889	18 3
£.	44,966	11 5	£.	44,066	11 5

102.—KENT MUTUAL ASSURANCE SOCIETY—*continued.*(1.) BALANCE SHEET from 26 March 1855 to 25 March 1856—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		How Invested.	Value, according to last Estimate.
To present value of sums under assurance, to the 25th March 1856 - - - - -	246,840	14 8	By Present value of the premiums payable for policies current at the 25th March 1856 - - - - -		£. 277,635 18 6
„ Guarantee fund of 14,950 <i>l.</i> , advances from - - -	1,495	- -	„ Leasehold property, furniture, fixtures, and fittings, per valuation - -		6,000 - -
„ Sundry creditors, for deposits at interest - - -	5,064	11 11	„ Loans to policy holders, bearing interest at five per cent. - - -		4,512 8 8
	253,400	6 7	„ Advances on real and other securities - - - £. 16,835 15 3		
„ Balance in favour of the Society - - - - -	48,408	8 8	Less, repayments during the year - - - 6,065 5 6		10,770 9 10
	£. 301,808	15 3	„ Balances :—		
			Sundry agencies for premiums in course of collection - - - - - £. 921 4 8		
			Sundry debtors for rent, &c. - - - - - 296 5 -		
			Royal British Bank - - - - - £. 1,670 8 5		
			Petty cash in hand - - - - - 2 - 2		
				1,672 8 7	2,889 18 3
				£.	301,808 15 3
			By Balance in favour of the Society - - - £.		48,408 8 8

AUDITORS' REPORT.

We have carefully examined the above balance sheet, setting forth the Receipts and Expenditure, and also the Liabilities and Assets, and have compared the items therein with the several entries in the books of the Society, and we do hereby report and certify the same to correspond therewith.

A. Robertson,
J. Ebenezer Saunders, jun., } Auditors.
Joseph Hood,

(2.) BALANCE SHEET from 26 March 1856 to 25 March 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.			£. s. d.
To New premiums - - - - - £. 3,178 1 1			By Assurances, viz. :—		
„ Renewal ditto, after deducting lapsed policies - - - - - 15,293 10 7			Policy claims - - - - - £. 5,035 2 7		
„ Immediate annuities purchased - - - 600 - -			Policies surrendered - - - - - 31 13 7		
	19,071	11 8	Annuities paid - - - - - 50 - -		
„ Interest on premiums on loan - - - £. 304 11 4			Bonus paid to members - - - - - 50 17 -		
„ Interest on investments, balance of account - - - - - 241 13 11			Re-assurances - - - - - 1,805 7 4		6,973 - 6
„ Interest on policy claims pre-paid - - 7 14 7			„ General Charges of Management, viz. :—		
„ Commissions on re-assurances - - - 93 18 10			Current Office Expenses :—		
„ Office charges on loans to members - 71 8 4			Fire insurance - - - - - £. 19 12 6		
„ Rent (for premises sub-let), £. 525 - -			Gas - - - - - 5 8 -		
Less, paid - - - 335 - -			Postages - - - - - 93 4 2		
	190 - -		Carriage and booking - - - - - 20 7 2		
	909 7 -		Rates and taxes - - - - - 106 2 7		
			Salaries to medical officers - - - £. 230 - -		
			Medical fees (country) - - - 140 12 3		
				370 12 3	
			Office expenses - - - - - 55 11 1		
			Stationery, printing, &c. - - - 644 13 5		
			Policy and receipt stamps - - - 70 - 8		
			Directors' remuneration - - - 840 - -		
			Salaries paid at head offices - - - 1,028 7 6		
			Wages (messenger) - - - 42 18 -		
			Auditors' remuneration - - - 47 5 -		
			Actuary's fees - - - - - 78 15 -		
			Law charges - - - - - 253 13 5		3,676 10 9
			„ Agency and Extension Expenses :—		
			Commissions - - - - - £. 830 - 1		
			Agents' charges for postage, &c. - - - 19 6 7		
			Bank ditto on remittances - - - 19 10 1		
			Branch expenses - - - - - 306 16 7		
			Advertising - - - - - 703 9 9		
			Travelling expenses - - - - - 402 10 6		
			Inspectors' salaries - - - - - 448 - -		
			West-end branch expenses - - - 574 18 11		
			A-rears on industrial policies - - - 13 1 6		
			Miscellaneous expenses - - - 149 8 6		3,467 2 6
			„ Dividends :—		
			Interest on guarantee fund - - - - - 112 6 6		
			Arrears of interest on loans, 1855-56 - - - 119 6 6		
			„ Balance :—		
			Reserve fund - - - - - 14,348 6 9		
				5,632 11 11	
				£. 19,980 18 8	
	£. 19,980	18 8			

102.—KENT MUTUAL ASSURANCE SOCIETY—*continued.*

(2.) BALANCE SHEET from 26 March 1856 to 25 March 1857—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.	How Invested.	Value according to last Estimate.	
To Guarantee Fund, paid up - - - - -	2,000	- -	By Investments:	£.	s. d.
„ Amount subscribed - - - £. 20,000 - -			Leasehold property and furniture - £. 6,141 11 9		
Less, amount paid up - - - 2,000 - -			Furniture at West End Branch - 287 8 9		
„ Guarantee fund at call - - - 18,000 - -			Premiums on loan to policy holders on the half-credit system - 6,139 11 8		
			Advances on real and other securities 9,332 7 11		
„ Sundry creditors, for deposits - - - - -	2,128	14 3		21,901	- -
			- Balances:		
„ Reserved fund at 25th March 1856 - £. 17,319 7 11	4,128	14 3	Sundry agencies, for premiums in course of collection - - - 1,865 12 2		
„ Reserved fund at 25th March 1857 - 5,632 11 11			Sundry debtors, for rent, &c. - - 292 10 -		
	22,951	19 10	Union Bank of London, deposit at call 2,000 - -		
			Commercial Bank of London - - 1,016 14 3		
			Petty cash in hand - - - 4 17 8		
				5,179	14 1
£.	27,080	14 1		£.	27,080 14 1

ACTUARIAL VALUATION of POLICIES in force on 25 March 1857.

	£.	s. d.		£.	s. d.
Present value of sums under assurance - - - - -	228,448	- -	Present value of the premiums - - - - -	265,758	- -
Balance in favour of the Society (in addition to the reserved fund of 22,951 l. 19 s. 10 d.) - - - - -	37,310	- -			
£.	265,758	- -	£.	265,758	- -

30 April 1857.

(Examined)

H. E. Murrell,
E. Smythe,
G. C. Steet, } Directors.

J. T. King, Chairman.
W. Howell Preston, Manager.

AUDITORS' REPORT.

We have carefully examined the above statements of Receipts and Expenditure, and Assets and Liabilities, and have also compared the items therein with the several entries in the books of the Society, and we do hereby report and certify the same to correspond therewith.

A. Robertson,
J. Ebenezer Saunders, jun., } Auditors.
Joseph Hood,

102.—KENT MUTUAL ASSURANCE SOCIETY—*continued.*

(3.) BALANCE SHEET from 26 March 1857 to 25 March 1858.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To New premiums - - - - £. 5,498 18 5		By Assurances:—	
- Renewal ditto (after deducting lapsed) - 15,074 2 8		Policy claims and bonuses thereon £. 3,678 10 11	
	20,573 1 1	Policies surrendered - - - - 380 13 8	
- Interest on premiums on loan - - 400 6 11		Annuities paid - - - - 194 13 10	
- Interest on investments, balance of account - - - - 416 12 4		Bonus paid to members - - - 105 5 11	
- Interest on policy claims prepaid - - 2 13 11		Re-assurance premiums - - - 2,006 17 10	
- Commissions on re-assurances - - 111 2 2			6,366 2 2
- Office charges on loans to members - 78 14 -		- General Charges of Management, viz.:—	
- Rent for premises sublet - £. 512 10 -		Current Office Expenses:—	
Less paid - - - 335 - -		Fire insurance - - - - 24 5 -	
	177 10 -	Postages - - - - 111 18 1	
	1,186 19 4	Carriage and booking - - - 3 17 4	
		Rates and taxes - - - - 97 18 3	
		Salaries to medical officers - - 150 - -	
		Medical fees (country) - - - 194 16 -	
		Office expenses - - - - 101 9 5	
		Stationery, printing, &c. - - - 377 6 11	
		Policy and receipt stamps - - 100 16 5	
		Directors' remuneration - - - 840 - -	
		Salaries paid at head offices - - 1,036 18 10	
		Auditors' remuneration - - - 47 5 -	
		Law charges - - - - 154 18 7	
		Miscellaneous expenses - - - 47 11 2	
			3,289 1 -
		By Agency and Extension Expenses:—	
		Commissions - - - - 996 4 6	
		Agents' charges for postages, &c. - 21 13 1	
		Bank ditto, for remittances - - 13 9 3	
		Branch expenses - - - - 74 - 2	
		Advertising - - - - 177 7 2	
		Travelling expenses - - - - 116 15 7	
		Inspectors' salaries (including travelling) - - - - 1,045 3 5	
		West-end branch - - - - 588 13 9	
			3,033 6 11
		By Dividends:—	
		Interest on guarantee fund - - - - 162 19 -	
		Purchase of "English Provident" - - - 1,575 - -	
		Salary and allowance to late manager - - - 462 10 -	
		Repairs and alterations (painting, &c.) - - - 108 8 11	
		Surveying - - - - 50 5 6	
		Bad debts on loans to members - - - 560 - -	
			15,607 13 6
		By balance to accumulated fund - - - - 6,152 6 11	
£. 21,760 - 5		£. 21,760 - 5	

102.—KENT MUTUAL ASSURANCE SOCIETY—continued.

(3.) BALANCE SHEET from 26 March 1857 to 25 March 1858—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.		£.	s. d.	Value according to last estimate.
To Amount paid on Guarantee Fund	- - - -	2,000	- -	By Investments :			
- Sundry creditors	- - - -	1,597	18 3	Consols, 2,500 l. Three per Cent. Stock	2,311	17 3	£. s. d.
	£. s. d.	3,597	18 3	Leasehold property and furniture	- 6,153	13 8	
- Accumulated fund at 25th March 1857	22,951 19 10			Premiums on loans to policy-holders on the half-credit system	- - - 8,641	6 -	
- Amount added thereto in past year	- 6,152 6 11			Advances on bonds and real securities	- 9,043	10 -	26,150 6 11
Total accumulated fund	- - - -	29,104	6 9	- Balances :			
				Sundry agencies for premiums in course of collection	- - - 2,593	10 3	
				Sundry debtors for rent, &c.	- - - 328	15 -	
				Union Bank of London, deposit at call	2,000	- -	
				Ditto, drawing account	- - - 1,604	3 7	
				Petty cash in hand	- - - 25	9 3	6,551 18 1
		£.	32,702 5 -			£.	32,702 5 -

ACTUARIAL VALUATION of POLICIES in force on the 25th March 1858.

	£.	s. d.		£.	s. d.
Present value of sums under assurance	- - - -	272,806 11 -	Present value of the premiums	- - - -	309,609 19 9
Balance in favour of the Society (in addition to the Accumulated Fund of 29,104 l. 6 s. 9 d.)	- - - -	36,803 8 9			
	£.	309,609 19 9		£.	309,609 19 9

Examined 3 May 1858.

H. E. Murrell,
E. Smythe,
G. C. Steel, } Directors.

J. T. King, Chairman.
W. Howell Preston, Manager.

AUDITORS' REPORT.

We have carefully examined the above statements of receipts and expenditure, and assets and liabilities, and have also compared the items therein and the vouchers therefor with the several entries in the books of the Society ; and we do hereby report and certify the same to correspond therewith.

A. Robertson,
Joseph Hood,
J. Ebenezer Saunders,
Jas. Edmeston, jun. } Auditors.

3 May 1858.

102.—KENT MUTUAL ASSURANCE SOCIETY—continued.

(4.) BALANCE SHEET from 26 March 1858 to 25 March 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To New premiums - - - -	4,564	17 10	ASSURANCES:		
- Renewals ditto (after deducting lapsed)	18,750	10 2	By Policy claims and bonuses thereon	7,764	3 11
			- Policies surrendered - - -	451	3 5
			- Annuities paid - - - -	218	7 4
- Interest on premiums on loan - -	538	19 9	- Bonus paid to members - - -	181	6 3
- Interest on investments, balance of account - - - -	668	5 10	- Re-assurance premiums - - -	2,332	11 10
- Interest on policy claims prepaid -	-	16 10	- Commissions to agents - - -	1,186	18 -
- Commissions on re-assurances - -	125	8 2			12,134 10 9
- Office charges on loans to members -	130	13 -	GENERAL CHARGES OF MANAGEMENT, viz.:		
- Rent (for premises sublet) £. 425 - -			Current Office Expenses:		
Less paid - - - - 335 - -			By Fire insurance - - - -	24	5 -
	90	- -	- Postages - - - -	94	13 9
			- Carriage and booking - - -	1	13 -
			- Rates and taxes - - - -	112	10 11
	1,554	3 7	- Salaries to medical officers - 150 - -		
			- Medical fees (country) - 174 19 11		
				324	19 11
			- Office expenses - - - -	105	16 10
			- Stationery, printing, &c. - - -	498	9 1
			- Policy and receipt stamps - - -	88	11 9
			- Directors' remuneration - - -	838	18 2
			- Salaries paid at Head Office - - -	1,120	2 6
			- Auditors' remuneration - - -	63	- -
			- Law charges - - - -	13	8 10
			- Miscellaneous expenses - - -	200	15 4
					3,487 5 1
			Agency and Extension Expenses:		
			By Agents' charges for postages, &c. -	32	6 10
			- Bank charges on remittances - -	8	17 7
			- Branch expenses (advertising, &c.) -	503	16 1
			- Travelling expenses - - - -	42	19 7
			- Inspectors' salaries (including travelling)	579	3 4
			- Prizes to agents - - - -	230	- -
					1,397 3 5
			DIVIDENDS:		
			By Interest on Guarantee Fund - - -		410 5 3
			- Repairs and alterations - - -		37 - 8
			- Bad debts on agents' accounts - - -		12 15 8
					17,479 - 10
			By Balance to Accumulated Fund - - -		7,390 10 9
£.	24,869	11 7	£.	24,869	11 7

102.—KENT MUTUAL ASSURANCE SOCIETY—continued.

(4.) BALANCE SHEET from 26 March 1858 to 25 March 1859—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			
	£.	s.	d.
To Amount paid up on Guarantee Fund, 1858	7,500	-	-
- Sundry creditors	228	4	2
- Loan Reserve Fund	1,130	13	-
- Property Depreciation Fund	131	6	-
- Accumulated Premium Fund	35,232	18	6
	36,494	17	6
£.	44,223	1	8

ASSETS.			
	£.	s.	d.
By Investments:			
Consols, 2,500 <i>l.</i> Three per Cent.			
Stock	2,292	10	-
Leasehold property and furniture	6,159	10	2
Premiums on loans to policy-holders on the half-credit system	11,521	15	7
	£.	s.	d.
Advances on bonds and other securities	11,813	8	9
Deposit with Kent Mutual Fire Society at call	5,000	-	-
	16,813	8	9
- Balances:			
Sundry agencies for premiums in course of collection	3,689	14	11
Sundry debtors for rent, &c.	215	-	-
	£.	s.	d.
Union Bank of London	1,876	-	9
City Bank	1,650	19	3
	3,527	-	-
Petty cash in hand	4	2	3
	7,435	17	2
£.	44,223	1	8

ACTUARIAL VALUATION of POLICIES in force on the 25th March 1859.

	£.	s.	d.		£.	s.	d.
Present value of sums under assurance - - - -	295,924	-	9	Present value of the premiums - - - -	322,341	6	1
Balance in favour of the Society (in addition to Accumulated Fund of 35,232 <i>l.</i> 18 <i>s.</i> 6 <i>d.</i>) - - - -	26,417	5	4				
	£.	322,341	6 1		£.	322,341	6 1

Examined 20 June 1859,

E. Smythe,
H. Russell,
Gabriel French, } Directors.

J. T. King, Chairman.
W. Howell Preston, Manager.

AUDITORS' REPORT.

We have carefully examined the above statements of receipts and expenditure, and assets and liabilities, and have compared the items therein and the vouchers therefor with the several entries in the books of the Society; and we do hereby report and certify the same to correspond therewith.

A. Robertson,
Joseph Hood,
J. Ebenezer Saunders,
Jas. Edmeston, } **Auditors.**

103.—WATERLOO LIFE, EDUCATION, CASUALTY, AND SELF-RELIEF ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

104.—NEW PROTECTOR LIFE ASSURANCE MUTUAL AID AND INVESTMENT ASSOCIATION.

Nothing added to what was contained in the previous Returns.

105.—COUNTIES UNION ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

106.—MARITIME PASSENGERS' ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

107.—ERA ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

108.—HOUSEHOLDERS' AND GENERAL LIFE ASSURANCE COMPANY.

Notice received, dated 8 January 1862, stating that the Company has been dissolved.

109.—PLATE GLASS INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

110.—NATIONAL WEEKLY LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

111.—PROVINCIAL INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - High-street, Wrexham.
 OBJECTS - - - - - Fire and Life Insurance.
 DATE OF COMPLETE REGISTRATION - - - 19 April 1852.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 19 April 1852 to 30 July 1853.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
By Capital subscribed - - - - -	97,600 - -	By Shareholders' liability - - - - -	92,720 - -
- Interest received - - - - -	63 4 8	- Government duty paid - - - - -	844 14 2
- Fire premiums received - - - - -	1,268 7 8	- Stamps and policies - - - - -	140 - -
- Government duty received - - - - -	1,121 10 -	- Commission paid to agents - - - - -	132 9 1
- Received for policy stamp and policies - - - - -	68 12 6	- Re-assurances - - - - -	14 11 4
		- Fire losses - - - - -	14 4 10
		- Transfer stamps on hand - - - - -	3 10 -
		- Office furniture and fittings - - - - -	147 12 9
		- Tablet frames on hand - - - - -	13 13 -
		- Preliminary expenses in formation of Company - - - - -	205 - -
		- Advertising - - - - -	140 18 1
		- Postages, parcels to agents, and portorage - - - - -	85 4 11
		- Travelling expenses and appointment of agents - - - - -	77 10 3
		- Books, printing, forms, and stationery - - - - -	275 2 2
		- Registration and actuary's fees, registrar's certificates, licenses, &c. - - - - -	104 11 -
		- Law charges - - - - -	290 17 9
		- Stamps, parchment, and solicitor's outlay in Deed of Settlement - - - - -	81 7 -
		- Salaries and wages (five quarters) - - - - -	378 - -
		- Rent, taxes, rates, and gas - - - - -	40 - -
		- Coals, candles, and cleaning office - - - - -	8 19 3
		- Miscellaneous expenses - - - - -	30 2 2
		- Cash: - - - - -	£. s. d.
		Due from agents - - - - -	651 3 10
		Call in arrear - - - - -	64 10 -
		Advanced on mortgage and interest - - - - -	709 11 10
		In hands of bankers - - - - -	2,958 1 5
		In office - - - - -	- - - -
£.	100,121 14 10		4,373 7 1
		£.	100,121 14 10

Audited and found correct,

John James, } Directors.
 Edward Smith, }
 John S. Blease, } Auditors.
 John Bury, }

Wrexham, 27 August 1853.

(2.) BALANCE SHEET from 1 August 1853 to 31 July 1854.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance at 30 July 1853, brought forward - - -	4,373 7 1	By Interest paid to proprietors - - - - -	196 1 3
- Received on capital account during the year - - -	2,164 - -	- Government duty paid - - - - -	1,440 11 11
(Total subscribed capital to this date, 140,880 £.)		- Commission paid to life agents - - - - -	163 15 1
- Premiums on shares allotted - - - - -	238 17 6	- " " fire agents - - - - -	189 14 9
- Life premiums - - - - -	1,668 15 -	- Life policy stamps - - - - -	31 19 -
- Fire premiums - - - - -	1,832 15 3	- Medical fees - - - - -	92 18 6
- Government duty received - - - - -	1,568 6 3	- Fire re-assurances - - - - -	103 9 7
- Fire policies and stamps - - - - -	95 4 -	- Fire losses - - - - -	539 - 8
- Life policy stamps - - - - -	- 6 -	- Office furniture and fittings - - - - -	52 10 9
- Transfer stamps - - - - -	2 7 6	- Fire policies and stamps - - - - -	53 9 -
- Fees on loans - - - - -	5 17 1	- Banker's commission - - - - -	16 11 -
- Interest on securities - - - - -	87 11 2	- Advertising - - - - -	142 6 10
- " allowed by bankers - - - - -	60 1 2	- Books, printing, forms, stationery, and for life business - - - - -	358 13 4
		- Postages, parcels to agents, &c., postages allowed to agents, proxy stamps, receipt stamps, and draft stamps - - - - -	193 14 9
		- Travelling expenses, appointing and visiting agents, deputations, holding public meetings, &c. - - - - -	262 10 9
		- Registration and actuary's fees, registrar's certificates, &c. - - - - -	87 19 -
		- Law charges - - - - -	22 12 9
		- Salaries and wages - - - - -	564 1 8
		- Auditors' fees - - - - -	10 10 -
		- Rents, rates, assessed taxes, and income-tax - - - - -	68 6 10
		- Coals, candles, and cleaning offices - - - - -	15 4 4
		- Miscellaneous expenses - - - - -	24 5 5
		- Cash: - - - - -	£. s. d.
		Due from fire agents - - - - -	999 10 10
		Call in arrear - - - - -	41 6 4
		Due from life agents - - - - -	774 6 5
		Advanced on securities - - - - -	4,317 11 2
		In bankers' hands - - - - -	1,211 1 7
		In office - - - - -	3 4 6
£.	12,097 8 -		7,417 - 10
		£.	12,097 8 -

Audited and found correct,

John James, } Directors.
 Edward Smith, }
 John Bury, } Auditors.
 John S. Blease, }

Wrexham, 7 September 1854.

111.—PROVINCIAL INSURANCE COMPANY—*continued.*

(5.) BALANCE SHEET from 31 July 1856 to 31 July 1857.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance at 31st July 1856, brought forward	25,678	-	3	By Interest paid to proprietors, for year ending 31st July 1856 (free of income-tax)	983	2	4
- Received on paid capital account	55	-	-	- Bankers' commission	53	10	1
- Government duty on fire insurances received	3,866	2	1	- Duty on fire insurances paid to Government	3,773	3	11
- Fire premiums received	4,777	7	4	- Fire losses	2,041	12	2
- Life premiums received	10,424	16	10	- Fire re-assurances	216	15	3
- Deferred annuity premiums received	60	9	-	- Repairs to fire-engines, oil, &c., and wages to fire brigade	63	4	3
- Fees on loans granted	23	12	6	- Fire agents' commission and fees	768	11	4
- Interest on securities	729	4	10	- Books and forms for Fire Department	93	11	5
- Interest allowed by bankers	197	11	2	- Fees to consulting surgeon, medical examiners, and actuary	493	1	6
- Profit on fire policies	115	16	8	- Stamps on life policies issued	50	1	5
				- Life re-assurances	208	2	11
				- Life agents' commission	819	4	5
				- Life claims and expenses	3,803	4	1
				- Annuity paid	30	7	6
				- Books and forms for Life Department	140	9	4
				- Advertising	282	8	10
				- Travelling expenses, lectures, &c.	217	3	4
				- General printing and stationery account	342	3	-
				- Printing and circulating report of Annual Meeting	41	19	-
				- Postages and parcels at the Wrexham and London offices	240	11	-
				- Receipt and draft stamps and postages charged by agents	78	15	7
				- Salaries and wages	1,337	11	3
				- Directors' fees, as per vote of Annual Meeting, 26th September 1856	350	-	-
				- Auditors' fees, as per vote of Annual Meeting, 26th September 1856	31	10	-
				- Rents, rates, assessed and income taxes	206	3	6
				- Coals, candles, gas, and cleaning offices	38	11	4
				- Registration fees	13	5	3
				- Law charges	410	5	7
				- Repairs and alterations	5	14	1
				- Proportion of outlay for premises and furniture	99	9	9
				- Miscellaneous petty expenses	21	8	7
					17,255	2	-
				- Balance, viz. :—			
				Advances on securities	£.16,180	4	2
				Cash at bankers'	5,716	14	1
				Due from fire agents	1,745	8	6
				Ditto - life agents	4,117	19	8
				Half-credit premiums account	31	19	-
				Transfer stamps	3	-	11
				Life policy stamps	12	10	6
				Fire policy stamps	29	17	6
				Balance of premises and furniture account	818	9	6
				Cash in London Office	9	-	4
				Cash in Head Office	7	14	6
					28,672	18	8
£.	45,928	-	8	£.	45,928	-	8

Wm. Wright, } Directors.
John James, }

We hereby certify that we have examined the books and accounts of the Provincial Insurance Company for the year ending 31st July 1857, and that the foregoing statement of receipts and disbursements, showing a balance of 28,672*l.* 18*s.* 8*d.* in favour of the Company, is correct; that the payments have been ordered by the Board of Directors, and that proper vouchers have been produced for such payments. We have also examined the securities held by the Company, and found the same correct.

Dated this 24th day of September 1857.

John Bury, } Auditors.
John S. Blease, }

111.—PROVINCIAL INSURANCE COMPANY—*continued.*

(6.) BALANCE SHEET from 31 July 1857 to 31 December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance on 31st July 1857, brought forward	28,672	18 8	By Interest paid to proprietors for year ending 31st July 1857 (free of income-tax)	1,000	—
— Government duty on fire insurance received	7,769	4 11	— Duty paid to Government on fire insurances	—	15 8
— Fire premiums received	10,592	19 1	— Fire re-assurances	329	19 9
— Life premiums received	15,972	—	— Fire losses	6,514	19 —
— Deferred annuity premiums received	25	10 5	— Agents' commission and fees on new fire policies	1,507	15 6
— Interest on securities	1,289	5 6	— Repairs, &c. to fire-engines and wages to fire brigade	56	13 9
— Interest received from bankers	331	10 11	— Books and forms for Fire Department	165	3 —
— Profit on sale of 2,253 <i>l.</i> 10 <i>s.</i> 5 <i>d.</i> Consols	136	19 2	— Life re-assurances	507	13 2
— Fees on loans granted	36	— 4	— Life claims	2,823	6 —
— Fines on reviving lapsed policies	2	11 6	— Agents' commission	1,064	9 1
— Received from fire policies	204	4 6	— Life policy stamps	58	6 1
			— Books and forms for Life Department	146	19 9
			— Fees to consulting surgeon, medical examiners, and actuary	643	6 10
			— Law charges	483	1 1
			— Paid for surrender of policies	74	19 —
			— Annuities paid	34	3 11
			— Advertising	164	10 10
			— General printing and stationery accounts	382	7 10
			— Postages and parcels at the Wrexham and London offices	356	5 10
			— Receipt and draft stamps, and postages, &c. charged by agents	109	19 4
			— Travelling expenses	150	13 9
			— Salaries and wages	2,150	11 5
			— Directors' fees, as per vote at Annual Meeting, 29th September 1857	350	—
			— Auditors' fees, as per vote at Annual Meeting, 29th September 1857	31	10
			— Rents, rates, assessed and income-tax	278	19 6
			— Coals, candles, gas, and cleaning offices (Wrexham and London)	75	17 4
			— Registration expenses	31	16 —
			— Repairs and alterations	1	13 1
			— Sundry petty expenses	30	15 10
			— Special extension expenses incurred in appointing 816 new agents in England, Scotland, and Ireland (namely, printing annual report and circulars)	289	2 —
			— Inspector's salary and travelling expenses	310	7 2
			— Postages	166	9 —
			— Proportion of outlay for premises and furniture	110	7 6
			— Commission charged by bankers	88	19 10
				27,110	17 6
			— Balances, viz. :—		
			Investments and advances on security (including 1,817 <i>l.</i> 3 <i>s.</i> 2 <i>d.</i> due from agents on their own life policies)	22,187	16 8
			Cash in bankers' hands	6,168	2 10
			Fire agents' balances (including the quarter's account to this date, for payment of which thirty days' grace are allowed)	5,818	10 9
			Life agents' balances	2,731	9 7
			Balance of half-credit premium account	109	— 4
			Transfer stamps	4	1 5
			Life policy stamps on hand	21	13 —
			Fire policies and stamps on hand	57	15 6
			Balance of premises and furniture account	814	18 7
			Cash in Head Office	2	13 1
			„ London Office	6	5 9
				37,922	7 6
£.	65,033	5 —	£.	65,033	5 —

Thos. Painter, }
Edward Tench, } Directors.

We hereby certify that we have examined the books and accounts of the Provincial Insurance Company for the period above named, and that the foregoing statement of receipts and disbursements, showing a balance of 37,922*l.* 7*s.* 6*d.* in favour of the Company, is correct; that the payments have been ordered by the Board of Directors, and that proper vouchers have been produced for such payments. We have also examined the securities held by the Company, and found the same correct.

Dated this 21st day of February 1859.

John Bury, }
John S. Blease, } Auditors.

111.—PROVINCIAL INSURANCE COMPANY—*continued.*

(7). BALANCE SHEET from 31 December 1858 to 31 December 1859.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance at 31st December 1858, brought forward -	37,922	7	6	By Interest paid to proprietors for one year and five months ending 31 December 1858, free of income tax -	1,416	13	4
- Government duty on fire insurances received -	6,311	1	7	- Duty paid to Government on fire insurances -	6,201	4	2
- Fire premiums received - - - - -	12,523	7	9	- Fire re-assurances - - - - -	386	8	8
- Life premiums received - - - - -	16,264	10	5	- Fire losses - - - - -	6,095	19	11
- Interest on securities - - - - -	1,023	18	1	- Agents' commission and fees on new policies -	1,632	15	-
- Interest received from bankers - - - - -	128	9	1	- Repairs, &c., of fire engines, and wages of fire brigade -	44	7	5
- Fees on loans granted - - - - -	22	3	5	- Books and forms for fire department - - - - -	200	3	3
- Fines on revival of life policies - - - - -	7	2	-	- Life re-assurances - - - - -	336	3	10
- Received on fire policies - - - - -	51	8	7	- Fees to consulting surgeon, medical examiners, and actuary - - - - -	548	1	10
				- Life policy stamps - - - - -	66	18	-
				- Agents' commission - - - - -	976	13	6
				- Life claims - - - - -	4,360	-	-
				- Surrender of policies - - - - -	67	-	6
				- Annuities paid - - - - -	30	7	6
				- Books and forms for life department - - - - -	171	7	9
				- Advertising - - - - -	167	1	4
				- General printing and stationery accounts - - - - -	306	2	7
				- Postages and parcels at Wrexham and London offices -	434	18	1
				- „ „ charged by agents - - - - -	125	3	11
				- Receipts and draft stamps - - - - -	16	5	2
				- General travelling expenses - - - - -	85	11	3
				- Salaries and wages at Wrexham and London offices, including surveyor - - - - -	2,266	17	2
				- Directors' fees, as per vote of annual meeting, February 1859 - - - - -	450	-	-
				- Auditors' fees, as per vote of annual meeting, February 1859 - - - - -	50	-	-
				- Rents, rates, assessed and income taxes at Wrexham and London - - - - -	191	14	9
				- Coals, candles, gas, and cleaning offices at Wrexham and London - - - - -	69	13	11
				- Law charges - - - - -	12	3	7
				- Registration charges - - - - -	24	10	10
				- Repairs and alterations - - - - -	15	2	5
				- Miscellaneous petty expenses - - - - -	42	3	3
				- Special extension expenses, viz.:—Printing almanacks, 1859, postages, travelling expenses, advertising, &c. -	466	18	1
				- Proportion of outlay for premises and furniture - - -	111	11	6
				- Bankers' commission - - - - -	73	19	4
					27,444	1	10
				- Balance, viz.:			
				Investments, loans -	20,259	17	9
				Amount due on credit policies account -	526	3	9
				Amount due on agents' scheme policies -	2,806	2	4
					23,592	3	10
				Amount expended on new premises -	2,367	17	5
				Cash in bankers' hands -	7,220	10	5
				Fire agents' balances, including Christmas quarter accounts and Government duty -	9,059	5	11
				Life agents' balances -	3,586	8	4
				Balance due on half credit premium life policies -	176	4	5
				Life policy stamps on hand -	8	11	6
				Fire policy stamps on hand -	40	3	4
				Balance of premises and furniture account -	748	10	3
				Cash in hand in London office -	1	11	2
					46,810	6	7
£.	74,254	8	5	£.	74,254	8	5

Thomas Painter, }
Richard C. Rawlins, } Directors.

We certify that we have examined the books and accounts of the Provincial Insurance Company for the year ending 31 December 1859, and that the foregoing statement of Receipts and Disbursements, showing a balance of 46,810 l. 6 s. 7 d. in favour of the Company, is a full and correct statement of account. We also certify that the payments have been ordered by the Board of Directors, that vouchers have been produced for such payments, and that we have had free access to all the books of the Company for the purposes of the audit. We have also examined the securities held by the Company, and found them correct.

John Barry, } Public Accountants,
J. Jones, } Auditors.

111.—PROVINCIAL INSURANCE COMPANY—continued.

(8.) BALANCE SHEET from 31 December 1859 to 31 December 1860.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance 31st December 1859, brought forward	- -	46,810	6 7	By Interest paid to proprietors for year ending 31 December 1859, free of income tax	- - - -	1,000	- -
- Unclaimed dividends in bankers' hands	- - -	81	7 11	- Fire Department:			
- Fire Department:				Duty paid to Government	- - - -	7,099	4 5
Government duty	- - - -	7,067	14 11	Fire re-assurances	- - - -	2,192	9 4
Premiums received	- - - -	18,772	11 2	Fire losses	- - - -	8,793	1 8
				Agents' commission and fees on new policies	- - - -	2,210	5 -
- Life Department:				Repairs, &c. of engine, and wages of fire brigade	- - - -	14	5 10
Premiums received	- - - -	18,508	11 -	Books and forms for fire department	- - - -	236	10 9
Annuity premiums received	- - - -	404	8 -	- Life Department:			
- Other Receipts:				Life re-assurances	- - - -	652	- -
Interest on advances	- - - -	1,210	7 10	Fees to consulting surgeon, medical examiners and actuary	- - - -	736	6 3
Interest on bankers' balances	- - - -	129	1 10	Life policy stamps	- - - -	72	14 8
Fees on loans granted	- - - -	13	6 8	Agents' commission	- - - -	1,037	7 9
Fines on revival of life policies	- - - -	6	13 6	Life claims	- - - -	2,100	- -
				Surrender of policies	- - - -	237	2 -
				Annuities paid	- - - -	39	14 11
				Books and forms for life department	- - - -	215	2 9
				- General Expenses:			
				Advertising	- - - -	208	12 9
				General printing and stationery accounts	- - - -	498	11 3
				Postages and parcels at Wrexham and London offices	- - - -	541	5 6
				Agency charges	- - - -	295	7 7
				Receipt and draft stamps	- - - -	30	18 10
				General travelling expenses	- - - -	160	8 -
				Salaries and wages at Wrexham and London offices	- - - -	2,038	2 11
				Directors' fees, as per vote of annual meeting, February 1860	- - - -	350	- -
				Auditors' fees, as per vote of annual meeting, February 1860	- - - -	50	- -
				Rents, rates, assessed and income taxes, Wrexham and London	- - - -	262	1 11
				Coals, candles, gas, and cleaning offices, Wrexham and London	- - - -	67	9 11
				London Board	- - - -	51	2 3
				Registration charges	- - - -	7	1 -
				Repairs and alterations	- - - -	14	14 11
				Miscellaneous petty expenses	- - - -	88	13 3
				Special extension expenses	- - - -	471	17 8
				Proportion of outlay for furniture and lease of London office	- - - -	111	11 6
				Bankers' commission	- - - -	100	6 11
				- Balance, viz.:		32,584	11 -
				Investments, including mortgages, bonds, Government stock, and new premises	- - - -	39,909	10 2
				Cash at bankers	- - - -	4,111	12 -
				Fire agents' balances, including Christmas quarter's premiums and Government duty	- - - -	11,909	18 11
				Life agents - ditto - ditto	- - - -	3,392	12 6
				Half-credit premiums, life policies	- - - -	248	17 10
				Life policy stamps on hand	- - - -	13	11 6
				Fire policy stamps on hand	- - - -	139	9 4
				Balance of furniture accounts, head office and London office	- - - -	665	16 7
				Cash in London office	- - - -	28	9 1
						60,419	17 11
						£.	93,001 9 5
						£.	93,004 9 5

John James, } Directors.
Thomas Painter, }

We hereby certify that we have examined the books and accounts of the Provincial Insurance Company for the year ending 31 December 1860, and that the foregoing statement of Receipts and Disbursements, showing a balance of 60,419*l.* 17*s.* 11*d.* in favour of the Company, is a full and correct statement of accounts. We also certify that the payments have been ordered by the Board of Directors, that the vouchers have been produced for such payments, and that we have had free access to all the books of the Company for the purposes of the audit. We have also examined the securities held by the Company, and found them correct.

21 February 1861.

John Bury, } Public Accountants,
John Jones, } Auditors.

111.—PROVINCIAL INSURANCE COMPANY—*continued.*

(9.) BALANCE SHEET from 31 December 1860 to 31 December 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance at 31 December 1860, brought forward - -	60,419	17 11	By Dividends paid to shareholders, free of income tax -	1,481	6 2
- Fire Department:			- Fire Department:		
Fire premiums received - - - - -	26,120	13 8	Duty paid to Government - - - - -	7,637	12 4
Government duty - - - - -	8,296	18 10	Fire re-assurances - - - - -	2,386	8 2
- Life Department:			Fire losses - - - - -	14,447	16 4
Life premiums received - - - - -	21,038	5 11	Agents' commission and fees on new policies - -	3,187	1 5
Immediate and deferred annuity premiums received	784	14 2	Policy stamps - - - - -	198	- 4
- Other Receipts:			Fire Brigade, wages, &c. - - - - -	18	4 11
Interest on investments - - - - -	1,356	13 6	Books and forms for fire department - - - -	280	12 3
„ on bankers' balances - - - - -	65	- 1	Bad debts incurred from the commencement of the Company to 31 December 1860, in connexion with fire department - - - - -	369	7 1
Fees on loans - - - - -	23	12 6	- Life Department:		
Fines on revival of life policies - - - - -	- 19	-	Life re-assurances - - - - -	761	1 1
			Life claims - - - - -	6,395	- -
			Fees to consulting surgeon and medical examiners -	461	10 6
			Fees to consulting actuary, including valuation -	257	10 -
			Life agents' commission - - - - -	1,156	3 1
			Life policy stamps - - - - -	66	15 6
			Surrender of policies - - - - -	422	17 3
			Annuities paid - - - - -	93	5 4
			Books and forms for life department - - - -	168	13 -
			Bad debts incurred from commencement of the Company to 31 December 1860, in connexion with the life department - - - - -	445	8 3
			Cash payments to policy holders in lieu of bonus -	1,779	9 -
			- General Expenses:		
			Advertising - - - - -	402	- 6
			General printing and stationery - - - - -	471	2 3
			Postages and parcels at head office and London office	448	3 1
			Receipt and draft stamps at head office and London office - - - - -	26	- 9
			Salaries and wages at head office and London office -	2,905	12 4
			Directors' fees, as per vote of annual meeting, February 1861 - - - - -	350	- -
			Auditors' fees, as per vote of annual meeting, February 1861 - - - - -	50	- -
			Rent, rates, assessed and income tax, head office and London office - - - - -	284	9 7
			Coals, candles, gas, and cleaning offices, head office and London office - - - - -	129	19 5
			London Board - - - - -	45	15 8
			Law charges - - - - -	11	12 8
			Registration charges - - - - -	8	13 6
			Repairs and alterations - - - - -	- 12	4
			Insurance of new offices - - - - -	9	- -
			Miscellaneous petty expenses - - - - -	26	10 5
			Agency charges - - - - -	366	4 -
			Surveyor's fees and charges - - - - -	135	15 6
			Travelling expenses - - - - -	154	19 3
			Special extension expenses - - - - -	256	9 19
			Proportion of outlay for furniture and lease of London office - - - - -	143	7 3
			Bankers' commission - - - - -	201	12 8
				48,442	3 7
			- Balance, viz.:		
			Investments on security, promissory notes for life premiums, agents' own life premiums, half-credit premiums, new premiums, &c. - - - - -	43,735	18 11
			Cash at bankers - - - - -	3,932	16 4
			Fire agents' balances, including Christmas quarter's premiums and Government duty - - - - -	17,241	14 2
			Life agents' balances - - - - -	4,099	- 7
			Life policy stamps on hand - - - - -	20	14 -
			Fire policy stamps on hand - - - - -	50	- -
			Balance due on lease of London office, and furniture account - - - - -	550	- -
			Cash in London office - - - - -	34	8 -
				69,664	12 -
£.	118,106	15 7	£.	118,106	15 7

R. V. Kyrke,
Richard C. Rawlins, } Directors.

We certify that we have examined the books and accounts of the Provincial Insurance Company for the year ending 31 December 1861, and that the foregoing statement of Receipts and Disbursements, showing a balance of 69,664 *l* 12 *s.* in favour of the Company, is a full and correct statement of account. We also certify that the payments have been ordered by the Board or Directors, that vouchers have been produced for such payments, and that we have had free access to all the books of the Company for the purposes of the audit. We have also examined the securities held by the Company, and found them correct.

24 February 1862.

John Bury, } Public Accountants,
John Jones, } Auditors.

112.—HOPE MUTUAL LIFE ASSURANCE AND HONESTY GUARANTEE
SOCIETY.

Nothing added to what was contained in the previous Returns.

113.—DEPOSIT AND GENERAL LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

114.—METROPOLITAN AND PROVINCIAL REVERSIONARY AND LIFE
INTEREST COMPANY.

Nothing added to what was contained in the previous Returns.

115.—COMMERCIAL CREDIT MUTUAL ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

116.—HOME AND FOREIGN MUTUAL ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

117.—LANCASHIRE INSURANCE COMPANY.

PLACE OF BUSINESS	- - - - - 26, Market-street, Manchester.
OBJECTS	- - - - - { To make or grant Insurances on Lives; to guarantee the fidelity of any Clerk, Servant, or other Persons who may have effected Insurances with the Company; and also against risk or damage by Fire; and also against the risk of loss or damage to Ships at Sea or to their Cargoes; and also the granting or purchasing Annuities on Lives.
DATE OF COMPLETE REGISTRATION	- - - 22 June 1852.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET to 20 July 1856.

i. FIRE DEPARTMENT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Premiums and duty poundage - - - - -	36,458	1 10	By Balance - - - - -	9,976	3 7
- Duties payable to Government - - - - -	20,110	2 11	- Preliminary and other expenditure -	900	15 7
- Transfer fees - - - - -	9	8 8	Less, proportion charged to Life Department - - - - -	111	1 4
- Interest received - - - - -	8,013	2 2			789 14 3
- Balance - - - - -	5,298	16 2	- Alteration and repairs of new offices, St. Ann's-square - - - - -	109	14 -
			Less, proportion charged to Life Department - - - - -	13	14 3
					95 19 9
			- Losses by fire - - - - -		18,479 11 2
			- Government fire duties - - - - -		20,110 2 11
			- Taxes, income, property, &c. - - - - -		347 5 3
			- Law charges - - - - -		169 1 1
			- Interest paid proprietors - - - - -	7,362	- -
			- Interest on life reserved premiums -	1,302	15 7
			- Charges:		8,664 15 7
			1. General:		
			Advertising per Manchester, London, Liverpool, and Glasgow offices - - - - -	1,126	19 4
			Rent, stationery, prospectuses, books, &c. per ditto - - -	2,970	19 -
			Salaries, auditors' fees, petty expenses, postages, &c., per ditto	3,245	12 2
				7,343	10 6
			Less, proportion charged to Life Department - - -	1,883	14 -
					5,459 16 6
			2. Fire:		
			Agency commissions, branch expenses, &c. - - - - -	4,872	1 8
			Books, policy forms, and stamps, &c. - - - - -	925	- -
					5,797 1 8
£.	69,889	11 9	£.	69,889	11 9

117.—LANCASHIRE INSURANCE COMPANY—*continued.*

(1.) BALANCE SHEET to 20 July 1856—*continued.*

ii. LIFE DEPARTMENT.

R E C E I P T S.				E X P E N D I T U R E.			
		£.	s. d.			£.	s. d.
To Balance from last year	- - - - -	19,665	19 5	By Charges, viz.:			
- Premiums	- - - - -	17,963	8 2	Printing, books, agency expenses, commissions, and medical fees	- - - - -	1,003	5 1
- Interest	- - - - -	1,302	15 7	- Proportion of general expenses of management	- - - - -	1,883	14 -
				- Preliminary and other expenditure, proportion charged to past year	- - - - -	111	1 4
				- New offices, St. Ann's-square, proportion charged to past year	- - - - -	13	14 3
				- Policies lapsed by death	- - - - -	3,629	19 -
				- Policies surrendered	- - - - -	192	5 6
				- Annuity paid	- - - - -	9	16 2
				- Premiums for re-insurances	- - - - -	1,521	3 10
				- Balance	- - - - -	30,567	4 -
		£.	38,932 3 2			£.	38,932 3 2

GENERAL BALANCE SHEET.

iii. LIABILITIES AND ASSETS.

L I A B I L I T I E S.				A S S E T S.			
		£.	s. d.			£.	s. d.
To Paid-up capital	- - - - -	144,840	- -	By Investments in mortgage and other securities	- - - - -	166,700	5 8
- Balance of fire losses, 1855	- - - - -	£.9,976	3 7	- Due by the Company's branch offices and agents and life premiums on credit	- - - - -	8,520	5 7
Less, fire profits, 1856	4,677 7 5			- Due on town policies, in course of collection	- - - - -	1,523	4 4
		5,298	16 2	- Due from sundry offices for re-assurances	- - - - -	49	4 8
		139,541	3 10	- Balance at banker's	- - - - -	6,960	- 10
- Life reserve fund	- - - - -	30,567	4 -	- Cash on hand	- - - - -	41	7 8
		170,108	7 10			183,794	8 9
- Duties payable to Government	- - - - -	9,440	5 10	- Transfer stamps on hand	- - - - -	55	- -
- Fire losses unpaid	- - - - -	5,715	7 9	- Policy stamps on hand	- - - - -	91	1 -
- Due to sundry offices for life re-assurances	- - - - -	351	15 -			146	1 -
- Sundry charges unpaid	- - - - -	1,104	18 9	- Preliminary and other expenditure	- - - - -	1,932	18 2
- Due for medical reports	- - - - -	77	8 6	- Office furniture, safes, &c.	- - - - -	769	8 9
- Proprietors' interest unpaid	- - - - -	173	15 -	- New offices, St. Ann's-square	- - - - -	329	2 -
		£.	186,971 18 8			3,031	8 11
						£.	186,971 18 8

Examined this 11th day of August 1856.

Nicholas Heald, Chairman,
John Knowles,
Nathaniel Shelmerdine,
Stephen Symonds, } Directors.

We have examined this account, and find the same correct.

William Broome, }
J. G. T. Child, } Auditors.

Manchester, 25 August 1856.

117.—LANCASHIRE INSURANCE COMPANY—*continued*.

(2). BALANCE SHEET to 20 July 1857.

i. FIRE DEPARTMENT.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Premiums and duty poundage - - - - -	36,949 9 4	By Balance - - - - -	5,298 16 2
- Duties payable to Government - - - - -	20,830 16 2	- Preliminary and other expenditure -	£. s. d. 915 4 6
- Transfer fees - - - - -	31 4 10	Less proportion charged to Life Department - - - - -	114 8 1
- Interest account :			800 16 5
From investments - - - - -	£. s. d. 8,859 15 9	- Alteration and repairs at St. Ann's- square - - - - -	109 14 -
From charges - - - - -	57 - 10	Less, proportion charged to Life Department - - - - -	13 14 3
	8,916 16 7		95 19 9
- Proprietors' share of bonus from Life Office - - -	3,475 8 7	- Losses by fire - - - - -	24,355 7 10
- Balance - - - - -	2,316 10 11	- Government fire duties - - - - -	20,830 16 2
		- Taxes :	
		Income, property, &c. - - - - -	215 12 1
		- Law charges - - - - -	215 10 9
		- Proportion of loss on investments - - - - -	606 8 6
		- Interest paid proprietors - - - - -	7,242 - -
		- Interest on life reserved fund - - - - -	1,674 16 7
			8,916 16 7
		- Charges :	
		1. General :	
		Advertising head office and branches - - - - -	473 10 9
		Rent, stationery, prospectuses, almanacs, &c. - - - - -	2,499 19 3
		Branch office expenses, salaries, auditors' fees, and petty charges - - - - -	5,697 10 5
		Directors' honorarium, voted at last meeting - - - - -	1,500 - -
			10,171 - 5
		Less, proportion charged to Life Department - - - - -	1,924 19 5
			8,246 1 -
		2. Fire :	
		Agency commissions and ex- penses - - - - -	2,153 3 8
		Books, policy forms, stamps, &c. - - - - -	784 17 6
			2,938 1 2
£.	72,520 6 5	£.	72,520 6 5

117.—LANCASHIRE INSURANCE COMPANY—continued.

(2.) BALANCE SHEET to 20 July 1857—continued.

ii. LIFE DEPARTMENT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year	30,567	4 -	By Charges, viz.:		
- Premiums	19,215	14 7	Printing, books, agency expenses, commissions, and medical fees	1,095	1 4
- Interest:			- Proportion of general expenses of management	1,924	19 5
On life reserved fund	1,674	16 7	- Preliminary and other expenditure—proportion charged to past year	114	8 1
On claims paid before due	1	9 9	- New offices, St. Ann's-square—proportion charged to past year	13	14 3
	1,676	6 4	- Policies lapsed by death	1,099	- -
			- Policies surrendered	583	4 9
			- Annuity paid	9	16 5
			- Premiums for re-assurances	1,715	19 5
			- Proportion of loss on investments	72	15 2
			- Proprietors' share of bonus	3,475	8 7
			- Balance	41,354	17 6
	£.	51,459 4 11		£.	51,459 4 11

GENERAL BALANCE SHEET.

iii. LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Paid-up capital	144,840	- -	By Investments in mortgages and other securities	176,235	13 10
- Balance of fire losses, 1855	5,298	16 2	- Due by the Company's branch offices and agents, and life premiums on credit	9,239	3 6
Less, balance in favour of present year	2,982	5 3	- Due on town policies in course of collection	929	- 10
	2,316	10 11	- Due from sundry offices for re-insurances	110	12 9
- Life reserved fund	142,523	9 1	- Balance at banker's	5,192	8 2
	41,354	17 6	- Cash on hand	102	6 5
- Duties payable to Government	183,878	6 7			
- Fire losses unpaid	9,592	18 7	- Transfer stamps on hand	78	1 -
- Life ditto - ditto	468	13 1	- Policy stamps on hand	84	13 7
- Due to sundry offices for life re-assurances	649	- -			
- Sundry charges unpaid	361	4 2	- Preliminary and other expenditure	1,288	12 1
- Due for medical reports	837	18 7	- Office furniture, safes, &c.	541	16 10
- Proprietors' interest unpaid	74	11 -	- New offices, St. Ann's-square	219	8 -
	159	5 -			
	£.	196,021 17 -		£.	196,021 17 -

Examined this 1st day of September 1857.

Nicholas Heald, Chairman,
Stephen Symonds,
Nathaniel Shelderdine,
John Todd, } Directors.

We have examined this account, and find the same correct.

William Broome, } Auditors.
J. G. T. Child, }

Manchester, 15 September 1857.

117.—LANCASHIRE INSURANCE COMPANY--continued.

(2). BALANCE SHEET to 20 July 1857.

i. FIRE DEPARTMENT.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Premiums and duty poundage - - - - -	36,949	9 4	By Balance - - - - -	5,298	16 2
- Duties payable to Government - - - - -	20,830	16 2	- Preliminary and other expenditure -	915	4 6
- Transfer fees - - - - -	31	4 10	Less proportion charged to Life Department - - - - -	114	8 1
- Interest account :					800 16 5
From investments - - - - -	8,859	15 9	- Alteration and repairs at St. Ann's-square - - - - -	109	14 -
From charges - - - - -	57	- 10	Less, proportion charged to Life Department - - - - -	13	14 3
	8,916	16 7			95 19 9
- Proprietors' share of bonus from Life Office - - - - -	3,475	8 7	- Losses by fire - - - - -	24,355	7 10
- Balance - - - - -	2,316	10 11	- Government fire duties - - - - -	20,830	16 2
			- Taxes :		
			Income, property, &c. - - - - -	215	12 1
			- Law charges - - - - -	215	10 9
			- Proportion of loss on investments - - - - -	606	8 6
			- Interest paid proprietors - - - - -	7,242	- -
			- Interest on life reserved fund - - - - -	1,674	16 7
				8,916	16 7
			- Charges :		
			1. General :		
			Advertising head office and branches - - - - -	473	10 9
			Rent, stationery, prospectuses, almanacs, &c. - - - - -	2,499	19 3
			Branch office expenses, salaries, auditors' fees, and petty charges - - - - -	5,697	10 5
			Directors' honorarium, voted at last meeting - - - - -	1,500	- -
				10,171	- 3
			Less, proportion charged to Life Department - - - - -	1,924	19 5
				8,246	1 -
			2. Fire :		
			Agency commissions and expenses - - - - -	2,153	3 8
			Books, policy forms, stamps, &c. - - - - -	784	17 6
				2,938	1 2
£.	72,520	6 5	£.	72,520	6 5

117.—LANCASHIRE INSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET to 20 July 1857—*continued.*

ii. LIFE DEPARTMENT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	30,567	4 -	By Charges, viz.:		
- Premiums - - - - -	19,215	14 7	Printing, books, agency expenses, commissions, and medical fees - - - - -	1,095	1 4
- Interest:			- Proportion of general expenses of management - - -	1,924	19 5
On life reserved fund - - - 1,674	16	7	- Preliminary and other expenditure—proportion charged to past year - - - - -	114	8 1
On claims paid before due - - - 1	9	9	- New offices, St. Ann's-square—proportion charged to past year - - - - -	13	14 3
	1,676	6 4	- Policies lapsed by death - - - - -	1,099	- -
			- Policies surrendered - - - - -	583	4 9
			- Annuity paid - - - - -	9	16 5
			- Premiums for re-assurances - - - - -	1,715	19 5
			- Proportion of loss on investments - - - - -	72	15 2
			- Proprietors' share of bonus - - - - -	3,475	8 7
			- Balance - - - - -	41,354	17 6
	£.	51,459 4 11		£.	51,459 4 11

GENERAL BALANCE SHEET.

iii. LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Paid-up capital - - - - -	144,840	- -	By Investments in mortgages and other securities - - - - -	178,235	13 10
- Balance of fire losses, 1855 - - - 5,298	16	2	- Due by the Company's branch offices and agents, and life premiums on credit - - - - -	9,239	3 6
Less, balance in favour of present year - - - 2,982	5	3	- Due on town policies in course of collection - - - - -	929	- 10
	2,316	10 11	- Due from sundry offices for re-insurances - - - - -	110	12 9
	142,523	9 1	- Balance at banker's - - - - -	5,192	8 2
- Life reserved fund - - - - -	41,354	17 6	- Cash on hand - - - - -	102	6 5
	183,878	6 7		193,809	5 6
- Duties payable to Government - - - - -	9,592	18 7	- Transfer stamps on hand - - - - -	78	1 -
- Fire losses unpaid - - - - -	468	13 1	- Policy stamps on hand - - - - -	84	13 7
- Life ditto - ditto - - - - -	649	- -		162	14 7
- Due to sundry offices for life re-assurances - - - - -	361	4 2	- Preliminary and other expenditure - - - - -	1,288	12 1
- Sundry charges unpaid - - - - -	837	18 7	- Office furniture, safes, &c. - - - - -	541	16 10
- Due for medical reports - - - - -	74	11 -	- New offices, St. Ann's-square - - - - -	219	8 -
- Proprietors' interest unpaid - - - - -	159	5 -		2,049	16 11
	£.	196,021 17 -		£.	196,021 17 -

Examined this 1st day of September 1857.

Nicholas Heald, Chairman,
Stephen Symonds,
Nathaniel Shelmerdine,
John Todd, } Directors.

We have examined this account, and find the same correct.

William Broome, }
J. G. T. Child, } Auditors.

Manchester, 15 September 1857.

117.—LANCASHIRE INSURANCE COMPANY—continued.

(3.) BALANCE SHEET to 20 July 1858.

i. FIRE BALANCE SHEET.

RECEIPTS.		DISBURSEMENTS.	
	£. s. d.		£. s. d.
To Fire premiums - - - - -	50,883 10 11	By Balance from last year - - - - -	2,316 10 11
- Fire duty - - - - -	22,587 13 -	- Fire duty paid to Government - - - - -	22,587 13 -
- Interest on Investments (less income tax) - -	9,024 2 10	- Losses by fire - - - - -	26,878 - -
- Transfer fees - - - - -	14 12 -	- Re-insurance of surplus risks - - - - -	8,957 11 2
		- Interest paid :	
		Dividend to proprietors - - - - -	7,242 - -
		Life Assurance Fund - - - - -	1,703 2 10
			8,945 2 10
		- One-half of remainder of fire proportion of preliminary expenses and alterations in St. Ann's-square premises - -	918 19 11
		- Taxes - - - - -	177 - 4
		- Law expenses - - - - -	44 6 5
		- General Expenses of Management :	
		Advertising - - - - -	311 2 11
		Printing and stationery - - - - -	553 5 -
		Rents - - - - -	1,000 - -
		Branch office expenses - - - - -	2,443 10 -
		Salaries, directors' honorarium, and auditors' fees - - - - -	2,520 8 -
		Petty cash, postages, bank, commission, &c. - - - - -	788 3 9
			7,616 9 8
		- Fire Charges :	
		Agents' commission and expenses - - - - -	2,802 17 5
		Books, policy forms, stamps, &c. - - - - -	946 12 5
			3,749 9 10
		- Surplus carried to fire insurance fund - - - - -	318 14 8
£.	82,509 18 9	£.	82,509 18 9

ii. LIFE BALANCE SHEET.

RECEIPTS.		DISBURSEMENTS.	
	£. s. d.		£. s. d.
To Balance from last year - - - - -	41,354 17 6	By Charges for commission, medical fees, agency expenses, stamps, &c. - - - - -	1,361 - 4
- Life premiums - - - - -	21,425 16 6	- General expenses of management, salaries, directors' honorarium, rents, advertising, printing, stationery, and sundry other charges - - - - -	2,652 15 8
- Interest on Reserved Fund and discount on claims paid before due - - - - -	1,761 6 10	- One-half of remainder of life proportion of preliminary expenses and alterations in St. Ann's-square premises - -	131 5 8
		- Claims under policies lapsed by death - - - - -	10,854 10 -
		- Surrender of policies and bonuses - - - - -	593 13 9
		- Annuity - - - - -	10 2 9
		- Re-assurance of surplus risks - - - - -	1,701 15 5
		- Bonuses paid in cash - - - - -	2,247 0 7
		- Balance - - - - -	44,989 7 8
£.	64,542 - 10	£.	64,542 - 10

117.—LANCASHIRE INSURANCE COMPANY—continued.

iii. GENERAL BALANCE SHEET.

LIABILITIES.				ASSETS.			
		£.	s. d.			£.	s. d.
To Capital paid up on 72,420 shares	- - - -	144,840	- -	By Investments on mortgages and other securities	-	184,086	6 1
- Life Assurance Fund	- - - -	44,989	7 8	- Balance at bankers'	- - - -	7,915	1 8
- Fire Insurance Fund	- - - -	318	14 8	- Balance due to the Company, less sums owing by	- - - -	7,761	16 4
- Duty payable to Government	- - - -	10,679	9 7	Company	- - - -	137	3 -
- Proprietors' interest unpaid	- - - -	213	15 -	- Transfer and policy stamps on hand	- - - -	90	14 3
				- Cash on hand	- - - -	1,050	5 7
				- Preliminary expenses	- - - -		
		£.	201,041 6 11			£.	201,041 6 11

Examined this 2d day of September 1858.

Nicholas Heald,
Joseph Schofield,
Stephen Symonds,
Barton Wood,

Directors.

George Stewart, General Manager.

We have examined this account, and find the same correct.

William Broome,
J. G. T. Child,

Auditors.

Manchester, 6 September 1858.

(4.) BALANCE SHEET from 20 July 1859 to 20 July 1860.

FIRE INSURANCE FUND.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance from last year	- - - -	1,426	13 2	By Fire duty paid to Government	- - - -	24,558	11 -
- Fire premiums	- - - -	55,192	16 4	- Losses by fire	- - - -	39,145	7 9
- Fire duty	- - - -	24,558	11 -	- Re-insurance of surplus risks	- - - -	8,101	15 6
- Interest	- - - -	500	- -	- London office lease, reduction in value	- - - -	700	- -
- Transfer fees	- - - -	2	17 1	- Taxes	- - - -	191	12 4
- Proprietors' fund	- - - -	1,782	15 3	- Law expenses	- - - -	77	9 -
- Balance	- - - -	1,161	14 8	- Liverpool case; expenses to date of injunction	- - - -	1,082	- -
							1,159 9 -
				General Expenses of Management:			
				- Advertising	- - - -	267	4 11
				- Printing and stationery	- - - -	172	6 9
				- Rents	- - - -	806	8 2
				- Branch office expenses	- - - -	1,677	6 10
				- Salaries, directors' honorarium and auditors' fees	- - - -	2,301	8 9
				- Petty cash, postages, bank com- mission, &c.	- - - -	727	7 5
							5,952 2 10
				Fire Charges:			
				- Agents' commission and expenses	- - - -	3,769	5 6
				- Books, policy forms, stamps, &c.	- - - -	635	10 5
							4,405 4 11
				- Losses by agents	- - - -	411	4 2
		£.	84,625 7 6			£.	84,625 7 6

John Knowles,
Barton Wood,

Directors.

117.—LANCASHIRE INSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 20 July 1859 to 20 July 1860—continued.

LIFE ASSURANCE FUND.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	55,090	9 1	By Charges for commission, medical fees, agency expenses, directors' honorarium, stamps, &c. - -	1,337	4 4
- Life premiums - - - - -	24,334	5 -	General Expenses of Management:		
- Interest - - - - -	2,500	8 11	- Salaries, rents, advertising, printing, stationery, and sundry other charges - - - - -	3,191	- -
- Proprietors' fund - - - - -	1,112	18 10	- Claim under policies lapsed by death - - - -	10,399	19 8
			- Surrender of policies and bonuses - - - - -	591	15 -
			- Annuity - - - - -	9	18 4
			- Re-assurance of surplus risks - - - - -	2,301	14 6
			- Bonuses paid in cash - - - - -	361	6 4
			- Loss by agents - - - - -	100	16 10
			- Balance - - - - -	64,744	6 10
£.	83,038	1 10	£.	83,038	1 10

PROPRIETORS' FUND.

	£.	s. d.		£.	s. d.	£.	s. d.
To Balance from last year - - - - -	146,480	16 3	By Repaid fire insurance fund - - - - -	1,782	15 3		
- Interest - - - - -	5,933	5 5	- Life assurance fund - - - - -	1,112	18 10	2,895	14 1
- Profit on investment - - - - -	17	3 -	- Balance - - - - -			149,535	10 7
£.	152,431	4 8	£.			£.	152,431 4 8

John Knowles, } Directors.
Barton Wood, }

GENERAL BALANCE SHEET.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
To Proprietors' Fund:			By Investments on mortgage and other securities - -	197,245	13 2
- Capital paid up - - - - -	144,840	- -	- Balances at banker's - - - - -	6,634	1 -
- Surplus balance - - - - -	4,695	10 7	- Balances due to the company, less sums owing by company - - - - -	20,424	17 1
			- Transfer and policy stamps on hand - - - - -	115	12 4
- Life assurance fund - - - - -	64,744	6 10	- Cash on hand - - - - -	310	- 11
- Duty payable to Government - - - - -	11,464	11 9	- Fire insurance fund—balance - - - - -	1,161	14 8
- Proprietors' interest unpaid - - - - -	147	10 -			
£.	225,891	19 2	£.	225,891	19 2

John Knowles, } Directors.
Barton Wood, }

We have examined this account, and find the same correct.

William Broome, } Auditors.
J. G. T. Child, }

117.—LANCASHIRE INSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 20 July 1860 to 20 July 1861.

FIRE INSURANCE FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Fire premiums - - - - -	59,469	4 7	By Balance from last account - - - - -	1,161	14 8
- Fire duty - - - - -	25,238	6 5	- Fire duty paid to Government - - - - -	25,238	6 5
- Interest from proprietors' fund - - - - -	11,758	10 4	- Losses by fire - - - - -	63,484	11 6
- Transfer fees - - - - -	28	11 11	- Re-insurance of surplus risks - - - - -	10,639	1 7
- Balance carried to proprietors' fund - - - - -	15,328	- 6	- Law expenses - - - - -	£. 128	13 -
			- Liverpool case :—Expenses to 20th July 1861 - - - - -	1,250	- -
				1,378	13 -
			General Expenses of Management :		
				£.	s. d.
			By Advertising - - - - -	414	6 4
			- Printing and stationery - - - - -	155	2 -
			- Rents - - - - -	759	8 1
			- Branch office expenses - - - - -	1,789	16 5
			- Salaries, directors' honorarium, and auditors' fees - - - - -	2,286	10 8
			- Petty cash, postages, bank commission, &c. - - - - -	356	6 -
				5,761	9 6
			By Fire Charges :		
			- Agents' commission, and expenses - - - - -	3,607	19 3
			- Books, policy forms, stamps, &c. - - - - -	550	17 10
				4,158	17 1
£.	111,822	13 9	£.	111,822	13 9

LIFE ASSURANCE FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	64,744	6 10	By Charges for commission, medical fees, agency expenses, directors' honorarium, stamps, &c. - - - - -	1,434	4 8
- Life premiums - - - - -	25,346	6 4	General Expenses of Management :		
- Interest - - - - -	3,060	- -	By Salaries, rents, advertising, printing, stationery, and sundry other charges - - - - -	3,265	- -
			- Claims under policies lapsed by death - - - - -	5,887	14 11
			- Surrender of policies and bonuses - - - - -	1,200	5 1
			- Annuity - - - - -	5	- 9
			- Reassurance of surplus risks - - - - -	2,268	15 6
			- Bonuses paid in cash - - - - -	563	17 8
			- Balance - - - - -	78,466	14 7
£.	93,150	13 2	£.	93,150	13 2

PROPRIETORS' FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	149,535	10 7	By Surplus interest carried to fire insurance fund - - - - -	11,758	10 4
- Interest - - - - -	7,062	19 9	- Losses on fire insurance fund - - - - -	15,328	- 6
			- Balance - - - - -	129,511	19 6
£.	156,598	10 4	£.	156,598	10 4

John Knowles, }
Barton Wood, } Directors.

117.—LANCASHIRE INSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 20 July 1860 to 20 July 1861—continued.

GENERAL BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Proprietors' fund - - - - -	129,511	19 6	By Investments on mortgage and other securities -	194,345	16 11
- Life assurance fund - - - - -	78,466	14 7	- Balances at banker's - - - - -	14,520	7 6
- Duty payable to Government - - - - -	11,901	13 7	- Balances due to the Company, less sums owing by Company - - - - -	10,693	3 -
- Proprietors' interest unpaid - - - - -	117	10 -	- Transfer and policy stamps on hand - - - - -	221	3 8
	£.	219,997 17 8	- Cash on hand - - - - -	217	6 7
				£.	219,997 17 8

Examined this 3d day of October 1861.

Barton Wood,
John Todd,
Nathl. Shelmerdine,
John Knowles. } Directors.

We have examined this account, and find the same correct,

J. T. G. Child,
Maurice Fitzgerald, } Auditors.
George Stewart, General Manager.

(6.) BALANCE SHEET from 20 July 1861 to 20 July 1862.

FIRE INSURANCE FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Fire premiums - - - - -	59,759	18 1	By Fire duty paid to Government - - - - -	25,240	14 9
- Fire duty - - - - -	25,240	14 9	- Losses by fire - - - - -	15,783	14 1
- Interest - - - - -	818	- -	- Re-insurance of surplus risks - - - - -	9,626	5 4
- Transfer fees - - - - -	23	5 5	- Law expenses - - - - -	94	16 8
			- Stamps - - - - -	399	3 1
				£.	s. d.
			General Expenses of Management:		
			By Advertising - - - - -	570	9 1
			- Printing and stationery - - - - -	237	7 7
			- Rents - - - - -	520	- -
			- Branch office expenses - - - - -	2,095	1 3
			- Salaries, directors' honorarium, and auditors' fees - - - - -	2,193	4 6
			- Petty cash, postages, bank commission, &c. - - - - -	443	16 10
				6,059	19 3
			Fire Charges:		
			By Agents' commission and expenses - - - - -	4,598	4 9
			- Books, policy forms, stamps, &c., - - - - -	315	7 4
				4,913	12 1
			- Profit carried to proprietors' fund - - - - -	23,723	13 -
	£.	85,841 18 3		£.	85,841 18 3

LIFE ASSURANCE FUND.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	78,466	14 7	By Charges for commission, medical fees, agency expenses, directors' honorarium, stamps, &c. - - -	1,225	1 9
- Life premiums - - - - -	25,842	6 9	General Expenses of Management:		
- Interest - - - - -	3,070	3 4	By Salaries, rents, advertising, printing, stationery, and sundry other charges - - - - -	3,330	- -
			- Claims under policies lapsed by death - - - - -	15,719	18 -
			- By surrender of policies and bonuses - - - - -	391	13 1
			- Annuity - - - - -	10	1 -
			- Re-assurance of surplus risks - - - - -	2,473	15 8
			- Bonuses paid in cash - - - - -	718	3 9
			- Balance - - - - -	83,510	11 5
	£.	107,379 4 8		£.	107,379 4 8

117.—LANCASHIRE INSURANCE COMPANY—*continued.*

(6.) BALANCE SHEET from 20 July 1861 to 20 July 1862—*continued.*

PROPRIETORS' FUND.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	129,511	19 6	By Valparaiso loss—arbitrators' award	13,128	5 6
- Interest - - - - -	5,185	18 2	- Half expenses - - - - -	111	9 6
- Profit on fire business - - - - -	23,723	13 -			
			- Balance on Liverpool and London Companies' account - - - - -		4,250 - -
			- Balance - - - - -		140,931 10 8
£.	158,421	5 8	£.	158,421	5 8

GENERAL BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Proprietors' fund - - - - -	140,931	10 8	By Investments on mortgage and other securities -	202,225	11 -
- Life assurance fund - - - - -	83,510	11 5	- Balance at banker's - - - - -	13,858	1 4
- Duty payable to Government - - - - -	12,044	3 4	- Balances due to the Company, less sums owing by Company + - - - -	19,856	10 11
- Proprietors' interest unpaid - - - - -	106	10 -	- Transfer and policy stamps on hand - - - - -	241	16 3
			- Cash on hand - - - - -	410	15 11
£.	236,592	15 5	£.	236,592	15 5

W. H. Bradley, } Directors.
John Knowles, }

We have examined this account, and find the same correct,

J. G. T. Child, } Auditors.
M. Fitzgerald, }

118.—MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY (FORMERLY CALLED THE MARINE LIFE AND CASUALTY MUTUAL ASSURANCE COMPANY).

PLACE OF BUSINESS - - - - - 137, Leadenhall-street, in the City of London.

OBJECTS - - - - -

To Assure the Lives of Mariners of every Class, whether at Sea or on Shore, and of Passengers or Persons on board any Steam-Packet, Ship, or Vessel, or intending to proceed on any Voyage; to assure Luggage and Goods; to assure Annuities and Superannuation or other Allowances to Mariners upon their becoming, by Age, permanent Ill-health, or Accident, incompetent to perform their duties; to Guarantee Steam-packets and Navigation Companies, Shipowners, and others from Liabilities in cases of the Death of or Personal Injuries to Mariners employed by them, or to Passengers or Persons on board of any Vessels belonging to, or chartered, or engaged by them; and also to Insure the Lives of Persons not included within any of the Classes above mentioned; and to Grant Policies of Assurance upon any event or contingency dependent upon or relating to Human Life; and to Grant Annuities, Immediate or Deferred, and to purchase Reversionary Interests, and to Grant Endowments to Widows or Children, and generally to transact all other business usually transacted by General Life Assurance, Reversionary Interest, and Guarantee Societies.

DATE OF COMPLETE REGISTRATION - - - - 5 July 1852.

118.—MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY—continued.

ACCOUNTS Registered since the Return of the 28th April 1856.

GENERAL STATEMENT of ACCOUNTS for the Year ending 31 December 1855.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance of assurance fund on the 1st January - -	10,566 4 11	By Paid for advertisements - - - - -	218 16 1
Received this Year :		- Actuary's fee - - - - -	112 10 -
To Premiums on new assurances - - - - -	5,118 - 9	- Allowance to agents - - - - -	143 11 8
- Premiums on renewals - - - - -	7,464 18 10	- Commission - - - - -	330 17 8
- Commission on re-assurances - - - - -	23 - 7	- Directors' allowances - - - - -	300 - -
- Interest on investments - - - - -	310 16 11	- Furniture and fittings - - - - -	48 17 9
- Interest on pre-payments of claims - - - - -	16 10 10	- Incidentals - - - - -	30 2 10
		- Income-tax - - - - -	17 9 7
		- Law expenses - - - - -	26 1 10
		- Medical fees - - - - -	260 - -
		- Postage and carriage - - - - -	40 11 4
		- Printing and stationery - - - - -	131 - 10
		- Rent and office expenses - - - - -	249 1 2
		- Salaries - - - - -	780 1 1
		- Stamps (policy and receipt) - - - - -	69 15 -
		- Travelling expenses - - - - -	95 18 11
		- Claims - - - - -	2,705 19 2
		- Re-assurances, life {New - - - - - £. s. d. Renewals - - - - - 111 5 11 270 16 5	382 2 4 115 13 -
		- Surrender of policies - - - - -	
		By Balance, viz. :—	
		In hands of agents, and renewals in	
		course of collection - - - - -	735 3 6
		Policy stamps - - - - -	37 14 9
		Petty cash - - - - -	- 16 4
		- Invested in Consols - - - - -	2,000 - -
		" Railway debentures - - - - -	3,000 - -
		" Loans and securities - - - - -	1,975 - -
		" Madras railway shares - - - - -	1,026 10 -
		" Deposit at bank - - - - -	8,000 - -
		" Balance at banker's - - - - -	665 18 -
			17,441 2 7
£.	23,499 12 10	£.	23,490 12 10

N. B. Acworth, }
H. Shuttleworth, } Directors.
George Denny, }
P. D. Hadow, Chairman.

We have examined this account and compared it with the office books and vouchers, and found the same correct.

London, 21 January 1856.

W. S. Lindsay, }
Chas. R. Coleman, } Auditors.

119.—OAK MUTUAL LIFE ASSURANCE AND LOAN COMPANY.

Nothing added to what was contained in the previous Returns.

120.—LONDON EXCHANGE ADVANCE FUND AND LIFE ASSOCIATION.

PLACE OF BUSINESS - - - - 3, Old Broad-street, in the City of London.
 OBJECTS - - - - - { To advance Money at Interest upon the pledge of Personal Property, Policies of
 Assurance, Bonds, Bills, or Notes, and to discount Bills or Notes, and generally to
 carry on the business of a Loan and Life Assurance Company.
 DATE OF COMPLETE REGISTRATION - 17 September 1852.

ACCOUNTS Registered since the Return of the 28th April 1856.

1.—BALANCE SHEET from 30 June 1855 to 30 June 1856.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Discount on bills and loans, office fees, &c. - -	1,983	7 9	By Charges, commission, interest, &c. - - - -	1,780	6 8
			By Balance - - - - -	203	1 1
£.	1,983	7 9	£.	1,983	7 9

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
Authorised capital, 100,000 £.			By Bills and loans - - - - -	7,903	12 5
To Paid-up capital - - - - -	8,030	13 -	- Sundry debtors - - - - -	174	12 3
- Debentures, loans on - - - - -	5,090	- -	- Treasurer—balance in hand - - - - -	690	14 1
- Sundry creditors - - - - -	439	- 5	- Cash in hand - - - - -	26	- 5
£.	13,559	13 5	- Preliminary expenses, law charges, &c. - - - - -	3,601	6 9
			- Outlay and improvement, 2, Adelphi-terrace - - - - -	344	1 6
			- Furniture, fixtures, and office fittings - - - - -	605	2 1
			- Office stock, stationery, forms, &c. - - - - -	141	1 9
			- Balance - - - - -	73	2 2
			£.	13,559	13 5

We have examined the vouchers and receipts, and compared them with the disbursements charged in the Company's Cash Book during the period over which the balance sheet extends.

Jno. Young, } Auditors.
 Wm. Scott, }
 E. C. Curzon, } Signatures of two Directors.
 E. H. Moscrop, }

(2.) BALANCE SHEET from 30 June 1857 to 30 June 1858.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Discounts on bills and loans, office fees, &c. - -	1,673	13 4	By Charges, commission, interest, &c. - - - -	1,645	6 1
			- Balance - - - - -	28	7 3
£.	1,673	13 4	£.	1,673	13 4

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
Authorised capital, 100,000 £.			By Bills and loans - - - - -	7,871	15 9
To Paid-up capital - - - - -	7,816	- -	- Sundry debtors - - - - -	428	1 3
- Loans on debentures - - - - -	4,965	- -	- Cash in hand—balance in hand - - - - -	222	13 3
- Sundry creditors - - - - -	453	13 2	- Preliminary expenses, law charges, &c. - - - - -	3,601	6 9
- Balance - - - - -	28	7 3	- Outlay and improvement, 2, Adelphi-terrace - - - - -	344	1 6
£.	13,263	- 5	- Furniture, fixtures, and office fittings - - - - -	607	14 9
			- Office stock, stationery, forms, &c. - - - - -	187	7 2
			£.	13,263	- 5

B. D. Cousins, } Auditors.
 S. J. Brown, }

We have examined the vouchers and receipts, and compared them with the disbursements charged in the Company's Cash Book during the period over which the balance sheet extends.

B. D. Cousins, } Auditors.
 S. J. Brown, }
 E. H. Moscrop, } Directors.
 R. Mouley, }

121.—UNITY FIRE INSURANCE ASSOCIATION.

PLACE OF BUSINESS	- - - - -	40, Pall Mall, Middlesex.
OBJECT	- - - - -	The Insurance of Property of every description in Great Britain or elsewhere, including Ships or Vessels in dock or in any haven, port, or harbour, against Loss or Damage by Fire, and generally to transact all business connected with the Insurance of Property against Loss by Fire, and also against Personal Injury or Death by Fire; and also to contract and effect Loans and advance Money on Personal Security.
DATE OF REGISTRATION	- - - - -	14 September 1852.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 31 December 1859 to 31 December 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
By Premiums on Fire Insurances	£. 70,656	16 -	To Losses by fire paid	26,147	6 -
- Less premiums for re-assurances with sundry offices	4,104	8 3	- Ditto ditto unsettled	13,819	13 7
	66,552	7 9	- Advertising	155	14 8
- Balance of interest account	2,667	16 4	- Salaries	3,130	12 3
- Poundage on duty	743	4 4	- Agents' bad debt	50	13 4
			To Miscellaneous Expenses:		
			General	£. 44	5 7
			Books, stationery, and prospectuses	811	7 10
			Travelling	270	19 -
			Postages and parcels	186	6 1
			Receipt stamps	17	18 4
			House expenses and taxes	222	18 7
				1,553	15 5
			To Agency Expenses:		
			Commission	9,866	17 2
			Postages, stationery and printing	744	19 9
			Advertisements	418	18 4
			Miscellaneous	2,861	4 3
			Surveyor's fees	36	18 9
			Engine expenses	105	19 2
			Rent, sub-agency expenses in the United States	1,360	- 9
			Licenses and taxes for carrying on business in the United States	273	9 10
			Rent, taxes, salaries in Canada	1,777	9 10
				17,445	17 10
			To Policy stamps	413	14 -
			- Rent	600	- -
			- Engine expenses	330	15 6
			- Home commission	158	8 -
			- Foreign exchange	29	3 11
			- Law charges	255	15 5
			- Auditors' fees	50	- -
			- Directors' attendance fees	873	12 -
			- Surveyors' fees	8	18 1
				25,057	- 5
			- Balance carried down	4,939	8 5
	£.	69,963 8 5		£.	69,963 8 5
By Balance brought down	£.	4,939 8 5			

We have examined all the vouchers and documents relating to th's account, and have found them correct.

Wm. Hopwood, }
C. F. Kemp, } Auditors.

121.—UNITY FIRE INSURANCE ASSOCIATION—*continued*

(1.) BALANCE SHEET from 31 December 1859 to 31 December 1860--*continued*.

UNSETTLED CLAIMS AND LIABILITIES TO 31 DECEMBER 1859.

	£.	s.	d.		£.	s.	d.
By Balance of fire insurance fund, 31st December 1859 -	5,865	13	3	To Amount of losses and expenses incidental thereto, incurred in 1859, and not debited - - - -	9,045	9	10
- New capital account of 1 s. per share for amount debited to this account, to balance outstanding claims and liabilities to 31st December 1859 - - - -	42,241	13	10	- Amount of loss at Valparaiso, adjusted 2d October 1860 - - - - £. 33,630 18 -			
				- Premiums on foreign and colonial risks, credited to fire insurance fund in 1857 and 1858 - - - - 3,817 11 1	37,448	9	1
				- Sundry bad debts, due by defaulting agents, to 31st December 1859, and not written off - - - -	1,063	-	9
				- Law charges in 1858, in settlement of losses, &c. &c. -	550	7	5
£.	48,107	7	1	£.	48,107	7	1

We have examined all the vouchers and documents relating to this account, and have found them correct.

Wm. Hopwood, }
C. F. Kemp, } Auditors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
To Balance of proprietors' fund - - - -	27,304	8	1	By Investment, Birmingham building - - - -	10,166	3	11
- New capital account of 1 s. per share - - -	9,156	17	2	- Ditto - - Norwich - ditto - - - -	1,561	18	4
- Fire insurance fund - - - - -	4,939	8	5	- United States Government securities - - -	31,552	2	3
- Duty account - - - - -	7,830	13	2	- Birmingham building redemption fund, in Consols -	51	17	4
- Transfer stamps - - - - -	14	-	-	- Shares in Liverpool Exchange - - - - -	12	10	-
- Suspense account - - - - -	42	17	-	- Canada bonds - - - - -	10,910	5	2
- Cash on deposit, in lieu of securities - - - -	200	-	-	- Cash at Unity Bank - - - - -	8,858	14	8
- Unsettled fire claims, 1860 - - - - -	13,819	13	7	- Ditto in hand - - - - -	91	3	6
- Bills payable - - - - -	37,843	8	-	- Sundry debtors - - - - -	4,675	13	2
- Sundry creditors - - - - -	778	3	-	- Secured loan - - - - -	982	4	7
£.	101,929	8	5	- Cash held by San Francisco agent to meet losses -	2,000	-	-
				- Furniture account - - - - -	665	7	2
				- Amount due by Equitable Fire Office on the transfer of their business - - - - -	5,640	18	10
				- Home agents' balances - - - - -	9,832	4	11
				- Sundry Fire Insurance Offices; guarantee account -	4,449	-	3
				- Foreign agents' balances - - - - -	10,479	4	4
				£.	101,929	8	5

We have examined all the vouchers and documents relating to this account, and have found them correct.

Wm. Hopwood, }
C. F. Kemp, } Auditors.
M. C. Seton.
Robt. Garland.

122.—BIRKBECK LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 8, Moorgate-street.
OBJECTS - - - - - Life Assurance.
DATE OF COMPLETE REGISTRATION - - - 22d day of September 1852.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Amount received for premiums - - - - -	4,332	19 10 ³ / ₄	By Commission and agency charges - - - - -	493	- 1
- Balance carried to credit of account of liabilities and assets - - - - -	151	6 10 ³ / ₄	- Interest on share capital, &c. - - - - -	149	15 3
			- Medical examinations - - - - -	73	4 1
			- Policy and other stamps - - - - -	65	8 6
			- Printing and stationery - - - - -	548	14 8 ¹ / ₂
			- Rent - - - - -	180	- -
			- Surrender of policies - - - - -	1	19 -
			- Re-assurance - - - - -	43	1 6
			- Salaries and wages - - - - -	627	- -
			- Advertising - - - - -	29	14 -
			- Travelling charges - - - - -	20	3 1
			- Office charges, including coals, lighting, &c. - - - - -	58	8 5
			- Gratuities - - - - -	10	19 -
			- Directors' attendance fees - - - - -	500	- -
			- Auditors' fees - - - - -	10	10 -
			- Claims on policies - - - - -	1,672	9 2
£.	4,484	6 9 ¹ / ₂	£.	4,484	6 9 ¹ / ₂

Will. Hy. Brown, } Directors' Signatures.
Chas. Hy. Edwards, }

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		How invested.	£. s. d.
To Balance from 31 December 1854 - - - - -	3,736	9 4 ¹ / ₄	By Balance of receipt and expenditure account - - - - -	-	151 6 10 ³ / ₄
- Proprietors' fund for amount received for shares during the year - - - - -	835	5 -	- Sundry debtors - - - - -	On personal security - - - - -	4,609 10 -
- Annuity accounts for balance thereof - - - - -	228	13 4	- Furniture and fixtures - - - - -	-	328 2 4
- Deposit accounts - ditto - ditto - - - - -	573	4 3	- Cash - - - - -	In hands of Barnett & Co. - - - - -	311 13 1
- Sundry creditors - - - - -	40	15 2 ¹ / ₄	- Petty cash - - - - -	In office - - - - -	13 14 10
£.	5,414	7 1 ³ / ₄	£.		5,414 7 1 ³ / ₄

Will. Hy. Brown, } Directors.
C. H. Edwards, }

We have examined this account with the books and vouchers produced to us from the last audited balance sheet, and find the same to be correct.

G. Pott, } Auditors.
G. Rogers, }

123.—SCEPTRE OF ENGLAND ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

124.—PROTESTANT LIFE AND FIRE INSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

125.—SOLVENCY MUTUAL GUARANTEE COMPANY.

PLACE OF BUSINESS	- - - - -	38, King William-street, in the City of London.
OBJECTS	- - - - -	Firstly. To afford indemnity to Contracting Members against Insolvency of Debtors in Great Britain, in respect of Dealings taking place after Contract entered into. Secondly. To afford Pecuniary Assistance to Members or their Debtors, not exceeding to any one Member, 10,000 l. Thirdly. To Discount Bills, &c., of Debtors of Members. Fourthly. To Collect and Guarantee Rents, &c. Fifthly. To effect Distribution of Insolvent Assets, and to Guarantee Dividends and Compositions; and, Sixthly. To Collect, Recover, Purchase, or Discount, Debts, Dividends, &c.
DATE OF COMPLETE REGISTRATION	- -	8th November 1852.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance forward	-	-	-	By Debt Guarantee Department:			
- Debt Guarantee Department:				Gross claims admitted, 1855	-	26,865	4 7
- Premiums, 1855	-	21,117	3 6	Less paid by set-off in accounts current	-	22,084	- 2
Less, paid by set-off in accounts current	-	16,716	15 9				4,781 4 5
			4,460 7 9	- Dividend and Composition Department:			
- Dividends recovered:				Dividends paid	-	-	560 19 2
Cash	-	3,574	9 7	- Debt Recovery Department:			
Bills	-	729	- 6	Payments by office	-	981	1 6
			4,303 10 1	Debtors	-	7,300	10 4
- Dividends and Composition Department:							8,281 11 10
Amount received	-	612	17 6	- Directors and auditors' fees	-	-	360 9 4
Debt Recovery Department: Amount received by office	-	1,318	14 3	- Amount paid off preliminary expenses	-	-	1,450 - -
" " Members	-	7,300	10 4	- General expenses, 1855:			
- Guarantee Fund:			8,619 4 7	Printing and stationery	-	359	4 1
Deposits received on account of Debentures	-	1,638	3 4	Advertisements	-	862	2 5
" " Shares	-	445	8 6	Salaries	-	2,198	6 7
- Sundries, as per Cash-book:			2,083 11 10	Commissions	-	433	- -
Amounts received for rent	-	140	- -	Rent and taxes	-	372	- 9
" " Legal charges	-	7	2 -	Interest on debentures	-	75	7 6
" " Reference fees	-	38	2 5	Bond stamps	-	12	2 11
			185 4 5	Travelling expenses	-	102	11 6
				Gas and coals	-	33	7 11
				Law charges	-	84	7 6
				Sundries at chief office	-	51	- 7
				Postage and receipt stamps	-	99	4 11
				Petty charges	-	73	8 3
							4,756 4 11
				- Furniture and fittings	-	-	116 7 7
				- Loss on returned bills	-	-	100 15 5
				- Sundries, as per cash book:			
				Per rent	-	162	10 -
				" Dividends	-	48	12 -
				" Stamps	-	1	15 -
				" Legal charges	-	7	2 -
				Returned premium	-	4	17 6
							224 16 6
				- Balance:			
				Per cash at banker's, and in office	-	599	8 10
				" Bills receivable	-	74	2 5
				" Cash in agent's hands	-	841	19 4
							1,515 10 7
£.	22,147	19	9	£.	22,147	19	9

Corns. Ruck.
Charles Stuart Cansdell.

125.—SOLVENCY MUTUAL GUARANTEE COMPANY—*continued.*(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
				How Invested.	Value according to Estimate.
	£.	s. d.		£. s. d.	£. s. d.
To Debt Guarantee Fund :			By Debt Guarantee Fund :		
Claims admitted and paid -	£. 61,421	15 4	Capital paid up - - -	47,027	5 9
Less deductions, as per rule -	6,142	3 7	Capital payable at call - - -	22,380	4 3
	55,279	11 9	Interest on capital - - -	986	11 4
- Guarantee Fund :			Dividends recovered - - -	7,311	3 2
Debentures issued - - - - -	2,528	3 4	Debt recovery commissions -	631	16 6
- Dividend and Composition Guarantee department :					78,337 1 -
Dividends - - - - -	£. 781	19 4	- Guarantee Fund :		
Legal charges - - - - -	26	7 -	Deposits on debentures - - -	-	2,528 3 4
	808	6 4	- Dividend and Composition Guarantee Department :		
- Debt and Recovery Department :			Assets realised - - - - -	917	16 7
Legal charges - - - - -	142	- 4	Charges - - - - -	55	15 5
- Directors' fees - - - - -	£. 450	- -			973 11 7
- Guarantee Auditors' fees - - -	42	- -	- Furniture and fittings - - -	439	19 11
	492	- -	Depreciation - - - - -	52	15 1
- Furniture and fittings - - - - -	439	19 11			387 4 10
- Bonuses to members - - - - -	1,098	15 -	- Claims admitted - - - - -	61,421	15 4
- Preliminary expenses - - - - -	3,226	8 8	Less dividends re-		
- Extension expenses - - - - -	1,380	19 3	covered - - - £. 7,311	3 2	
- General expenses, 1853 - - - - -	1,612	2 5	Less estimated loss		
- General expenses, 1854 - - - - -	2,897	3 7	in recovery of		
			dividends - 41,555	7 10	
- General Expenses, 1855 :				48,866	11 -
Printing and stationery - - -	£. 323	8 8			12,555 4 4
Advertisements - - - - -	436	3 2			
Salaries - - - - -	2,151	5 8			
Commissions - - - - -	533	7 4			
Rent and taxes - - - - -	364	5 10			
Interest on debentures - - -	118	14 4			
Postage and receipt stamps -	99	4 11			
Travelling expenses - - - -	110	14 9			
Office and house charges } - -	74	10 11			
Chief and branch offices }					
Gas and coals - - - - -	39	15 -			
Law charges - - - - -	61	1 7			
Sundries at chief office - -	40	19 6			
Petty charges - - - - -	24	4 7			
	4,377	16 3			
Less proportion to extension	656	13 5			
expenses - - - - -					
	3,721	2 10			
- Net amount to reserve fund - - -	1,050	1 6			
- Surplus - - - - -	20,104	10 2			
	£. 94,781	5 1			
				£. 94,781	5 1

We have examined this balance sheet of the Solvency Mutual Guarantee Company, and compared it with the books and vouchers of the Company, and find the same to be perfectly correct, as likewise are the profit and loss account, and the statement of receipts and expenditure annexed thereto.

Thomas John Green,
Edward Samuel Hicks, } Auditors.
Peter Andrew Spence, }

126.—ENGLISH AND FOREIGN LIFE ASSURANCE CONSOLIDATED ANNUITY, ENDOWMENT AND MORTGAGORS' PROTECTION SOCIETY.

Nothing added to what was contained in the previous Returns.

127.—BRITISH INDUSTRY LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - 300, Regent-street, in the parish of Marylebone, in the county of Middlesex.
 OBJECTS - - - - - Life Assurance and Loan.
 DATE OF COMPLETE REGISTRATION - 15 November 1852.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 30 June 1853 to 30 June 1854.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance of last account - - - - -	2,116	1 5	By Re-assurances - - - - -	20	10 6
- Premiums - - - - -	23,268	6 4	- Claims under policies - - - - -	11,482	15 10
- Annuities sold - - - - -	100	- -	- Policy stamps - - - - -	366	9 9
- Interest - - - - -	51	13 9	- Country office fittings - - - - -	157	19 5
- Deposits - - - - -	4,046	9 6	- Law charges - - - - -	140	12 -
			- Commission and advertising - - - - -	4,263	9 4
			- Policy fees - - - - -	1,010	- 2
			- Salaries and wages - - - - -	1,935	17 11
			- Directors and committee fees - - - - -	716	4 -
			- Printing and stationery - - - - -	1,454	8 2
			- Medical fees - - - - -	317	12 2
			- Rent and taxes - - - - -	510	2 4
			- General charges - - - - -	825	8 3
			- Preliminary charges - - - - -	308	5 7
			- Dividends - - - - -	46	17 7
			- Annuity payments - - - - -	11	8 11
			- Policies surrendered - - - - -	61	16 8
			- Balance, viz.:		
			Cash - - - - -	£. 1,448	17 2
			Agents - - - - -	4,468	15 3
			Loan - - - - -	35	- -
				5,952	12 5
£.	29,582	11 -	£.	29,582	11 -

Examined, and found correct, this 28th day of July 1854.

Henry Hutchins Blacklin, } Auditors.
 George Mansbridge, }

(2.) BALANCE SHEET from 1 July 1854 to 30 June 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance - - - - -	5,952	12 5	By Advertisements - - - - -	42	4 10
- Premiums - - - - -	19,634	12 3	- Annuity payments - - - - -	99	14 7
- Interest - - - - -	67	1 6	- Auditors' fees - - - - -	21	- -
			- Claims - - - - -	570	1 4
			- Commission - - - - -	2,311	3 2
			- Dividends - - - - -	293	- 6
			- Policy fees - - - - -	558	18 10
			- Travelling - - - - -	280	10 2
			- General charges and agency expenses - - - - -	594	10 11
			- Law charges - - - - -	85	2 5
			- Balance of preliminary charges - - - - -	200	- -
			- Medical fees - - - - -	136	8 -
			- Country office fittings - - - - -	73	2 5
			- Policies surrendered - - - - -	166	12 -
			- Policy stamps - - - - -	215	- 6
			- Re-assurance - - - - -	14	1 8
			- Rent and taxes, London - - - - -	267	17 5
			- Ditto ditto agencies account - - - - -	337	1 1
			- Salaries, London - - - - -	675	2 5
			- Ditto agencies account - - - - -	1,459	13 3
			- Stationery - - - - -	213	7 6
			- Repayment of deposits - - - - -	686	10 -
			- Cash - - - - -	913	13 11
			- Investments - - - - -	1,531	14 1
			- Agents - - - - -	3,907	15 2
			(Balance, 6,353 l. 3 s. 2 d.)		
£.	24,654	6 2	£.	24,654	6 2

Examined and found correct, this 17th day of December 1855.

Henry Hutchins Blacklin, } Auditors.
 George Mansbridge, }

127.—BRITISH INDUSTRY LIFE ASSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 1 July 1854 to 30 June 1855—continued.

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.	
	£. s. d.		£. s. d.
To Present value of 514,603 l. 1 s. 6 d., assured under policies of this Company - - - - -	209,016 10 -	By Present value of 20,611 l. 7 s. 2 d., on assurances per contra - - - - -	249,329 14 -
- Paid-up capital - - - - -	6,228 - -	- Unpaid portion of year's premiums in course of payment, and liable to deduction from sums assured - - -	7,000 - -
- Reserve for annuities - - - - -	1,000 12 -	- Estimated value of furniture and fixtures - - -	500 - -
- Deposits at call - - - - -	4,012 - -	- Cash - - - - -	2,445 8 -
- Outstanding claims under policies - - - - -	326 12 -	- Ditto in hands of agents - - - - -	3,907 15 2
- Outstanding debts for rent, stationery, salaries, &c. -	320 - -		
- Other liabilities, including unpaid fees for directors -	1,595 5 -		
- Balance - - - - -	40,683 18 2		
£.	263,182 17 2	£.	263,182 17 2

(3.) BALANCE SHEET from 1 July 1855 to 30 June 1856.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance - - - - -	6,353 3 2	By Annuity payments - - - - -	159 3 6
- Premiums - - - - -	19,454 2 2	- Auditors' fees - - - - -	15 15 -
- Interest - - - - -	79 6 4	- Advertising - - - - -	46 11 6
- Shareholders - - - - -	6 - -	- Claims under policies - - - - -	7,837 11 -
		- Commission and agency expenses - - - - -	2,370 4 11
		- Committee fees - - - - -	5 15 6
		- Dividends, including arrears - - - - -	488 14 11
		- Policy fees - - - - -	612 4 7
		- General charges, travelling and office expenses - -	555 18 6
		- Law charges - - - - -	126 2 11
		- Medical fees - - - - -	80 10 -
		- Office fittings - - - - -	31 16 11
		- Policy stamps - - - - -	332 1 6
		- Policies surrendered - - - - -	112 17 1
		- Re-assurance - - - - -	14 1 8
		- Rent and taxes - - - - -	252 2 2
		- Ditto - ditto, agency account - - - - -	295 - 8
		- Repayment of advances - - - - -	785 1 2
		- Salaries - - - - -	970 1 11
		- Ditto, agencies - - - - -	1,424 19 11
		- Stationery - - - - -	199 3 8
		- Balance, viz.:	
		Cash at banker's - - - - £. 1,038 13 4	
		Investment Consols - - - - 3,313 2 6	
		Other securities, and cash in hand - 4,824 16 10	
£.	25,892 11 8		9,176 12 8
		£.	25,892 11 8

Audited, and found correct.

H. H. Blacklin, }
G. Mansbridge, } Auditors.

127.—BRITISH INDUSTRY LIFE ASSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 1 July 1856 to 30 June 1857.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance - - - - -	9,176	12	8	By Claims under policies - - - - -	7,887	10	7
- Premiums - - - - -	20,169	14	4	- Endowment claims - - - - -	34	9	5
- Interest - - - - -	274	3	4	- Commission and agency expenses - - - - -	2,562	17	-
- Shares sold - - - - -	6	-	-	- Salaries - - - - -	926	12	1
				- Ditto, agency account - - - - -	1,645	3	6
				- Advances repaid - - - - -	816	17	-
				- Policy fees - - - - -	807	15	8
				- General charges - - - - -	499	6	-
				- Travelling expenses - - - - -	183	5	3
				- Rent and taxes - - - - -	227	10	9
				- " " agency account - - - - -	315	9	11
				- Directors' fees - - - - -	486	3	-
				- Policy stamps - - - - -	461	8	-
				- Dividends to shareholders - - - - -	319	12	6
				- Annuity payments - - - - -	254	8	2
				- Law charges - - - - -	181	2	9
				- Policies surrendered - - - - -	179	5	9
				- Stationery - - - - -	168	4	8
				- Advertising - - - - -	69	14	-
				- Medical fees - - - - -	64	12	6
				- Country office fittings - - - - -	55	16	3
				- Re-assurance - - - - -	34	14	10
				- Committee fees - - - - -	19	19	-
				- Auditors' fees - - - - -	15	15	-
				- Balance, viz. :			
				Investments in Consols and other			
				Government securities - - - - -	£. 4,948	8	8
				Other securities, and cash in hands			
				of agents - - - - -	5,390	4	6
				Cash in hand, and at banker's - - - - -	1,070	3	7
					11,408	16	9
£.	29,626	10	4	£.	29,626	10	4

Examined, and found correct, this 9th day of December 1857.

Henry H. Blacklin, } Auditors.
G. Mansbridge, }

(5.) BALANCE SHEET from 1 July 1857 to 30 June 1858.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance - - - - -	11,408	16	9	By Claims and policies - - - - -	8,364	-	10
- Premiums - - - - -	21,655	8	5	- Endowment claims - - - - -	55	2	9
- Interest - - - - -	312	11	6	- Commission and agency expenses - - - - -	2,223	15	-
- Sundry shareholders - - - - -	300	-	-	- Salaries - - - - -	1,003	10	8
				- Ditto, agency account - - - - -	2,239	12	-
				- Advances repaid - - - - -	920	-	-
				- Policy fees - - - - -	849	9	5
				- General charges - - - - -	423	12	4
				- Travelling expenses - - - - -	212	11	9
				- Rent and taxes - - - - -	237	10	-
				- " " agency account - - - - -	385	5	2
				- Directors' fees - - - - -	639	2	-
				- Policy stamps - - - - -	528	15	-
				- Dividends to shareholders - - - - -	353	16	-
				- Annuity payments - - - - -	254	8	3
				- Auditors' fees - - - - -	15	15	-
				- Law charges - - - - -	118	5	9
				- Policies surrendered - - - - -	253	1	8
				- Stationery - - - - -	94	7	7
				- Advertising - - - - -	25	2	-
				- Medical fees - - - - -	67	11	1
				- Country office fittings - - - - -	76	2	7
				- Re-assurance - - - - -	69	14	6
				- Committee fees - - - - -	17	6	6
				- Balance, viz. :			
				Investment of Government securities	£. 6,518	3	1
				Other securities, and cash in hands of			
				agents - - - - -	5,865	4	9
				Cash in hand, and at banker's - - - - -	1,865	11	-
					14,248	18	10
£.	33,676	16	8	£.	33,676	16	8

Examined, and found correct, this 20th day of December 1858.

Henry Hutchins Blacklin, } Auditors.
George Mansbridge, }

127.—BRITISH INDUSTRY LIFE ASSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 1 July 1857 to 30 June 1858—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
				</			

128.—PECUNIARY AID AND LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

129.—NATIONAL PROVINCIAL FIRE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

130.—ATHENEUM FIRE INSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

131.—ARK LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

132.—WELLINGTON REVERSIONARY ANNUITY AND LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

133.—LOMBARD ADVANCE FUND AND LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

134.—EMPEROR LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

135.—BEACON LIFE AND FIRE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

136.—LANCASHIRE RENT GUARANTEE COMPANY.

Nothing added to what was contained in the previous Returns.

137.—PROTECTOR ENDOWMENT, LOAN, AND ANNUITY COMPANY.

PLACE OF BUSINESS - - - - - 34, King-street, Cheapside, in the City of London.
OBJECTS - - - - - { The granting of Endowments, Annuities, and Loans, the Assurance of Lives, the Purchase of Life and Reversionary Interests and Policies of Assurance.
DATE OF COMPLETE REGISTRATION - - - 29 March 1853.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 December 1854 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances, December 1854, viz.:			By Preliminary expenses (carried to suspense account), including travelling expenses, printing, stationery, &c., incurred in extending the company's agencies	512	7 6
Agents - - - - -	69	9 3	- Charges of management, viz.:		
Cash - - - - -	1,187	11 1	Office expenses, rent, rates, taxes, coals, gas, &c. - - - - -	510	9 8
Petty cash - - - - -	91	14 2	Printing, stationery, and postage - - - - -	219	12 11
Sundry borrowers for interest due - - - - -	233	14 5	Salaries and wages, including auditors' fees - - - - -	569	7 6
		1,582 8 11	Advertising and commission - - - - -	290	5 8
- Capital stock, and deposit account:			Bond and receipt stamps - - - - -	19	5 9
Capital stock - - - - -	400	- -	Medical and surveyor's fees - - - - -	54	11 6
Deposits - - - - -	11,721	1 10	Travelling expenses - - - - -	51	- 9
Loan repayments - - - - -	13,249	7 9			1,714 13 9
		25,370 9 7	- Discount - - - - -		27 7 8
- Premium life risk and interest accounts:			- Re-assurances - - - - -		144 6 11
Premiums - - - - -	3,071	14 9	- Annuitants paid - - - - -		783 1 3
Life risk, including interest - - - - -	2,258	13 4	- Dividends and interest - - - - -		1,426 18 3
Loan guarantee fund - - - - -	166	16 -	- Loan and deposit account, viz.:		
		5,479 3 1	Advances on various securities - - - - -	16,679	11 5
			Deposits repaid - - - - -	8,435	8 2
			- Balances:		
			Cash in agent's hands - - - - -	1,031	16 7
			Cash at bankers' - - - - -	1,040	4 7
			Petty cash in hand - - - - -	100	18 6
			Interest due from sundry borrowers - - - - -	553	7 -
					2,726 6 8
	£.	32,450 1 7		£.	32,450 1 7

Examined by us this 13th February 1856.

Edward Solly, }
David Lloyd, } Directors.
Alfred Smee, }
William Tabor, Chairman.

We hereby certify that we have examined this statement of income and expenditure, and that we have found the same to be correct.

B. L. Lowell, }
George H. Ladbury, } Auditors.
William H. Thornthwaite, }
George Tyler, }

137.—PROTECTOR ENDOWMENT, LOAN, AND ANNUITY COMPANY—continued.

(2). BALANCE SHEET from 31 December 1855 to 31 December 1856.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balances, December 1855:				By Preliminary expenses (carried to Suspense Account, pursuant to deed of settlement), including travelling expenses, printing, stationery, &c., incurred in extending the company's agencies -			
Agents - - - - -	1,031	16	7		1,216	14	4
Cash - - - - -	1,040	4	7	By Charges of Management, viz.:			
Petty cash - - - - -	100	18	6	Office expenses, rent, rates, taxes, coals, and gas - - - - -	191	5	4
Sundry borrowers for interest due -	553	7	-	Printing, stationery, and postage -	104	19	7
				Salaries and wages, including directors' and auditors' fees -	1,630	7	-
	2,726	6	8	Advertising and commission -	326	4	1
To Capital Stock, and Deposit Account:				Bond and receipt stamps -	10	13	7
Capital stock - - - - -	1,855	-	-	Medical and surveyors' fees -	76	7	-
Deposits - - - - -	15,171	6	-		2,339	16	7
Loan (repayments) - - - - -	29,812	9	5	By Re-assurance - - - - -	70	18	11
	46,838	15	5	- Annuitants paid - - - - -	1,022	16	-
To Premium, Life Risk, and Interest Account:				- Dividends and interest - - - - -	1,891	19	2
Premiums and life risks - - - - -	5,113	9	1	- Surrenders - - - - -	543	8	11
Premiums on annuities - - - - -	6,501	12	2	- Claims - - - - -	300	-	-
Interest - - - - -	1,270	19	11	- Loan charges - - - - -	22	5	5
Loan guarantee fund - - - - -	254	7	-		6,191	5	-
	13,140	8	2	By Loan and Deposit Account, viz.:			
				Advances on various securities -	39,131	19	-
				Deposits repaid - - - - -	12,609	10	2
					51,741	9	2
				By Balances:			
				Cash balance at banker's -	1,127	6	6
				Petty cash balance in hand -	46	16	9
				Agent's balance - - - - -	1,779	3	-
				Interest from borrowers -	602	15	6
					3,556	1	9
£.	62,705	10	3	£.	62,705	10	3

Examined by us this 4th of February 1857,

Edward Solly,
Frederick A. Davis,
George Tyler, } Directors.
Alfred Smee, Chairman.

We do hereby certify, that we have examined this statement of income and expenditure, and that we have found the same to be correct.

George H. Ladbury,
W. H. Thornthwaite,
James L. Hancock,
Benjamin L. Louell, } Auditors.

137.—PROTECTOR ENDOWMENT, LOAN, AND ANNUITY COMPANY—*continued.*

(4.) BALANCE SHEET from 31 December 1857 to 31 December 1858.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balances, December 1857, viz.:				By Charges of Management, viz.:			
Cash - - - - -	2,822	17	9	Office expenses, rent, rates, taxes, coals, gas, &c. - - - -	618	3	10
Petty cash - - - - -	70	6	1	Printing, stationery, and postage -	551	10	5
Agents - - - - -	721	10	11	Salaries and wages, including direc- tors' and auditors' fees - - -	1,894	13	10
Interest from borrowers - - -	820	17	-	Advertising and commission - - -	1,095	7	11
			4,435 11 9	Bond and receipt stamps - - -	76	7	3
To Deposit and Loan Account:				Medical and surveyors' fees - - -	120	11	9
Deposits - - - - -	12,295	15	7	Travelling expenses - - - -	134	15	9
Loan repayments - - - - -	26,141	2	6	Loan charges - - - - -	55	15	6
			38,436 18 1	Office fittings - - - - -	254	6	4
To Premiums, Life Risk, and Interest Account:							4,801 12 7
Premiums and life risk - - - -	7,175	6	9	By Re-assurances - - - - -	1,572	7	1
Premiums on annuities - - - -	2,708	4	-	- Annuitants - - - - -	1,389	11	8
Interest - - - - -	1,844	17	4	- Dividends - - - - -	931	-	3
Loan guarantee fund - - - - -	248	7	-	- Bonus and interest - - - -	1,897	11	5
			11,976 15 1	- Surrenders - - - - -	832	4	4
				- Loan charges - - - - -	4	14	11
							6,627 9 8
				By Loan and Deposit Account, viz.:			
				Advances on various securities -	29,233	12	-
				Deposits repaid - - - - -	11,369	-	8
							40,602 12 8
				By Balances:			
				Cash balance at bankers' - - -	1,588	3	10
				Petty cash balance in hand - - -	111	19	3
				Agents' balance - - - - -	616	17	10
				Interest from borrowers - - -	500	9	1
							2,817 10 -
	£.	54,849	4 11		£.	54,849	4 11

Examined by us, this 16th day of February 1859,

Frederick A. Davis,
Edward Solly,
George Tyler, } Directors.

Alfred Smee, Chairman.

We hereby certify, that we have examined this statement of income and expenditure, and that we have found the same to be correct.

George H. Ladbury,
William H. Thornthwaite,
James L. Hancock,
Joseph Williams, } Auditors.

137.—PROTECTOR ENDOWMENT, LOAN, AND ANNUITY COMPANY—*continued.*

(7.) BALANCE SHEET from 31 December 1860 to 31 December 1861.

[illegible]

Examined by us, this 27th January 1862.

W. H. Thornthwaite,
J. L. Hancock,
George Tyler, } Directors.
Alfred Smee, Chairman.

We hereby certify that we have examined this statement of income and expenditure, and that we have found the same to be correct.

George Lowe,
G. H. Ladbury, } Auditors.
Joseph Williams.

138.—PEOPLE'S PROVIDENT ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

139.—ACHILLES INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 7, Finsbury Square, Middlesex.
OBJECTS - - - - - The usual business of a Life and Fire Insurance Company.
DATE OF COMPLETE REGISTRATION - - - 20 April 1853.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 26 April 1854 to 25 April 1855.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance in hand 26th April 1855 - - - - -	628	6 9	By Loans to policy holders - - - - -	3,395	- -
- Capital - - - - -	3,830	10 -	- Debentures repaid - - - - -	2,333	6 8
To Income :			- Furniture - - - - -	47	18 6
New premiums - - - - -	3,128	13 4	- Re-assurances - - - - -	666	8 4
Renewal premiums - - - - -	1,211	3 1	- Medical fees - - - - -	110	17 9
Interest on loans, &c. - - - - -	460	11 2	- Agents' commission - - - - -	358	7 10
Commission on re-assurances - - - - -	44	3 10	- Policy stamps - - - - -	21	13 6
Rent of offices - - - - -	67	10 -	- Interest on capital - - - - -	367	16 8
	4,912	1 5	By Expenses of Management :		
To Loans repaid - - - - -	3,329	11 8	Printing - - - - -	201	15 -
			Stationery - - - - -	70	4 8
			Advertising - - - - -	248	14 9
			Salaries - - - - -	878	15 -
			Taxes - - - - -	42	5 10
			- Charges: Office, petty cash, travel-		
			ling expenses, &c. - - - - -	496	1 1
			Rent - - - - -	355	- -
			Legal expenses - - - - -	93	14 2
				2,386	10 6
			- Directors' fees - - - - -	250	- -
			- Auditors' fees - - - - -	15	15 -
			- Balance :		
			Quarterly, half-yearly, and credit premiums - - - - -	889	5 8
			Cash in agents' hands - - - - -	810	19 8
			Cash in office and at the bank - - - - -	1,046	9 9
£.	12,700	9 10	£.	12,700	9 10

Edward Miall, Chairman, } Directors.
Henry F. Home,

We have examined this balance sheet, and compared the items with the books and vouchers, and find the statement of the accounts to be quite correct.

We are much gratified to observe the very satisfactory progress of the Company during the past year.

Thos. Bosworth, } Auditors.
Charles Dolman,
Augustus Clayton,

ACHILLES INSURANCE COMPANY—continued.

(2.)—BALANCE SHEET from 26 April 1855 to 25 April 1856.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance in hand, 20th April 1855	1,857	9	5	By Loans to policy holders	3,665	-	-
- Capital	3,560	19	-	- Debentures repaid	2,600	-	-
- Income:—				- Furniture of Manchester office and safe	143	17	4
New premiums	4,223	11	-	- Re-assurances	1,480	4	3
Renewal premiums	2,779	10	4	- Medical fees	235	11	6
Interest on loans, &c.	477	14	6	- Agent's salaries and commissions, policy stamps, &c.	781	8	11
Commission on re-assurances	92	8	7	- Interest on capital, &c. (18 months)	669	2	5
Rent of offices	75	-	-	- Expenses of management:—			
	7,648	4	5	Printing	93	3	4
- Loans repaid	3,485	2	1	Stationery	56	19	5
				Advertising	78	6	6
				Salaries: actuary, secretary, clerks, &c. in London and Manchester	1,254	6	7
				Taxes	70	5	6
				Charges: office, petty cash, travelling expenses, &c., for chief office and Manchester	425	14	1
				Rent, London and Manchester	342	10	-
				Legal expenses	21	-	-
					2,342	5	5
				By Directors' fees	500	-	-
				- Auditors' fees	15	15	-
				By Balances:—			
				Quarterly, half-yearly, and credit premiums	1,166	7	10
				Cash in agents' hands	1,501	8	10
				Cash in office and at bank	1,450	13	5
					4,118	10	1
£.	16,551	14	11	£.	16,551	14	11

Examined and found to correspond with the books of the office.

Henry F. Home,
Adolphus Baker, } Directors.
James Toleman,

We have carefully examined the accounts of the Company for the past year, and find this balance sheet to be perfectly correct. The books are kept very carefully, and we are happy to observe the great increase of business during the past year.

Thomas Bosworth, }
Charles Dolman, } Auditors.
Augustus Clayton, }

ACHILLES INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 26 April 1856 to 25 April 1857.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance in hand, 26th April 1856	- - - -	2,952	2 3	By Loans to policy holders	- - - -	450	- -
- Capital	- - - -	4,827	10 -	- Debentures repaid	- - - -	7,630	16 8
- Income:				- Premiums returned	- - - -	178	14 4
New premiums	- - - - 3,290 - 9			- Furniture	- - - -	6	6 -
Renewal premiums	- - - - 5,102 17 2			- Claims (net)	- - - -	1,750	- -
Interest on loans, &c.	- - - - 224 7 8			- Re-assurances	- - - -	1,635	13 3
Commission on reinsurance	- - - - 73 13 3			- Medical fees	- - - -	180	17 -
Rent of office	- - - - 22 10 -	8,713	8 10	- Agents' salaries and Commissioners', Policy stamps, &c.	- - - -	1,299	14 7
- Loans repaid	- - - -	4,115	1 8	- Interest on capital, &c.	- - - -	514	4 1
				- Expenses of management:			
				Printing	- - - - 109 15 6		
				Stationery	- - - - 41 - 9		
				Advertising	- - - - 56 16 2		
				Salaries: actuary, secretary, clerks, &c., in London and Manchester	1,161 10 -		
				Taxes	- - - - 67 8 7		
				Charges: office, petty cash, travelling expenses, &c., for chief office and Manchester	- - - - 395 11 -		
				Rent, London and Manchester	- - - - 385 - -		
				Legal expenses	- - - - 88 6 -	2,305	8 -
				- Directors' fees	- - - -	487	6 9
				- Auditors' fees	- - - -	21	- -
				- Balance:			
				Quarterly, half-yearly, and credit premiums	- - - - 1,000 18 5		
				Cash in agents' hands	- - - - 1,545 18 8		
				Cash in office and at bank	- - - - 1,601 5 -	4,148	2 1
		£.	20,608 2 9			£.	20,608 2 9

Examined and found to correspond with the book of the office.

Edward Miall, }
Adolphus Baker, } Directors.

We have examined this balance sheet, and find it to be correct.

In consequence of the deceptions to which recent events show that Public Companies are liable, we have thought it our duty, on the present occasion, to make a most careful examination into the affairs of the Company. We have examined all the securities, and have seen the vouchers for all payments. The secretary and officers have shown the greatest readiness in affording every information; and the result of our examination has been such as to give us the fullest confidence in the management of the Company.

21 May 1857.

Augustus Clayton, }
Charles Dolman, } Auditors.
Thomas Bosworth, }

140.—UNIVERSAL PROVIDENT LIFE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

141.—OFFICIAL AND GENERAL LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

142.—MANCHESTER AND LONDON LIFE ASSURANCE AND LOAN ASSOCIATION.

PLACE OF BUSINESS - - - - - No. 77, King Street, Manchester, and 154, West Strand, Charing Cross, London.
OBJECTS - - - - - The usual business of a Life Assurance and Loan Association.
DATE OF COMPLETE REGISTRATION - 16 June 1853.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 January 1855 to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last Audit :			By Life losses - - - - -	300	- -
Cash at banker's - - - - -	604	5 5	- Commission paid to agents - - - - -	163	2 8
Cash in secretary's hands - - - - -	89	10 6	- Printing and stationery - - - - -	426	5 6
Cash in agent's hands - - - - -	29	11 8	- Advertising - - - - -	438	6 4
Due by sundries - - - - -	219	2 6	- Rent, rates, and taxes - - - - -	588	5 2
	942	10 1	- Re-assurances - - - - -	128	2 6
To Capital :			By Directors' Fees :		
Deposits on shares - - - - -	1,960	- -	Amount granted to directors at an- nual meeting, May 2d, 1855 -	827	- -
Deposits - - - - -	225	- -	Less, amount unpaid - - - - -	567	- -
Repayments of loans - - - - -	6,034	- 3	Amount paid to retiring London Directors -	260	- -
Life and endowment premiums - - - - -	2,866	13 11	By General manager (compensation) - - - - -	375	12 -
Interest on loans and guarantee fund - - - - -	539	15 10	- Salaries and wages - - - - -	713	11 -
			- Auditors' fees - - - - -	75	- -
			- Postage and carriage of parcels - - - - -	42	11 -
			- Stamps - - - - -	12	15 8
			- Office and general expenses - - - - -	188	2 6
			- Travelling expenses - - - - -	196	13 1
			- Medical fees - - - - -	194	18 -
			- Agencies - - - - -	373	10 7
			- Fire insurance - - - - -	12	14 6
			- Law charges - - - - -	527	9 4
			- Loans and investments - - - - -	1,401	15 10
			- Interest paid shareholders - - - - -	613	6 6
			- Interest on deposits - - - - -	624	14 -
			- Houses and premises, furniture, &c. - - - - -	42	7 6
			- Dublin agent - - - - -	38	12 11
			- Deposits and bankers repaid - - - - -	3,875	5 5
			By Sundries : Rents unpaid - - - - -	£. 210	- -
			James Durrant, due by him - - - - -	382	10 -
			W. J. Strickland - - - - -	286	5 7
				878	15 7
			By Cash in secretary's hands - - - - -	8	10 2
			- Cash in agents' hands - - - - -	67	12 4
				76	2 6
£.	12,568	- 1	£.	12,568	- 1

John T. Hibbert, Chairman.

W. Nicholson,
John Fisher Moore, } Directors.

Manchester, 14 April 1856.

Audited, and found correct.

Thomas Peel, General Auditor.

142.—MANCHESTER AND LONDON LIFE ASSURANCE, AND LOAN ASSOCIATION—*continued.*

(2.) BALANCE SHEET from 1 January 1856 to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from Last Audit :			By Life losses - - - - -	1,357	10 -
Rents due to the Association - - -	210	- -	- Commission - - - - -	94	6 3
Jas. Durrant, due by him - - -	382	10 -	- Printing and stationery - - -	61	10 10
W. J. Strickland, due by him - - -	286	5 7	- Advertising - - - - -	27	- 11
Cash in secretary's hands - - -	8	10 2	- Re-assurance - - - - -	197	15 10
Cash in agents' hands - - -	67	12 4	- Directors' fees - - - - -	119	10 -
			- Salaries and wages - - - - -	623	10 7
	954	18 1	- Postages and carriage of parcels - - -	23	13 11
To Deposits - - - - -	483	16 10	- Stamps - - - - -	18	17 4
- Life and endowment premiums - - -	2,703	2 -	- Office and general expenses - - -	128	8 6
- Interest on loans and guarantee fund - - -	437	11 10	- Travelling expenses - - - - -	52	1 1
- House and premises - - - - -	354	18 6	- Medical fees - - - - -	41	10 6
- Rents, &c. - - - - -	692	5 11	- Salaries, agencies - - - - -	50	19 6
- Repayment of loans - - - - -	4,776	15 5	- Fire insurance - - - - -	3	15 -
			- Law charges - - - - -	30	6 10
	£.	10,403 8 7	- Interest on deposits and capital - - -	382	12 9
			- Furniture, &c. - - - - -	4	19 -
			- Repayment of deposits - - - - -	2,050	- -
			- Shares extinguished - - - - -	620	- -
			- Loans granted - - - - -	-	-
			By Balance, viz. :		
			Rents due to the Association - - -	117	10 -
			Jas. Woodcock, due by him - - -	14	3 7
			Jas. Durrant, due by him - - -	392	10 -
			Long & Strickland, due by them - - -	306	5 7
			J. H. Pitts - - - - -	-	8 -
			Cash in secretary's hands - - -	40	19 4
			Cash in agents' hands - - -	8	4 9
			Cash in bankers' hands - - -	2,107	17 7
				2,987	18 10
				£.	10,403 8 7

John T. Hibbert, } Directors.
Thos. Slatter, }

Audited, and found correct.

Thomas Peet, General Auditor.

(3.) BALANCE SHEET from 1 January 1857 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last audit - - -	£. 2,987	18 10	By Life losses - - - - -	736	5 -
Less, amount written off by order of last general meeting - - -	699	3 7	- Commission - - - - -	109	16 -
			- Printing and stationery - - -	58	11 7
	2,288	15 3	- Advertising - - - - -	12	16 1
- Life and endowment premiums - - -	2,778	17 3	- Re-assurance - - - - -	33	5 -
- Repayment of loans and interest - - -	3,358	5 7	- Directors' fees - - - - -	282	16 -
			- Salaries and wages - - - - -	516	- 8
			- Auditor's fees - - - - -	50	- -
			- Postages and carriage of parcels - - -	27	18 3
			- Stamps - - - - -	24	8 -
			- Office and general expenses - - -	90	5 5
			- Travelling expenses - - - - -	122	13 1
			- Medical fees - - - - -	47	5 6
			- Agencies - - - - -	129	11 4
			- Law charges - - - - -	100	14 11
			- Fire insurance - - - - -	3	15 -
			- House and premises (repairs) - - -	8	3 8
			- Furniture, &c. - - - - -	2	13 4
			- Rents, rates, and taxes - - - - -	192	4 4
			- Interest on deposits - - - - -	206	19 1
			- Interest to shareholders - - - - -	291	- -
			- Repayment of deposits - - - - -	1,291	- 8
			- Loans granted - - - - -	2,940	19 3
			By Balance, viz. :		
			Rents due to association - - -	£. 127	4 5
			J. Woodcock, due by him - - -	10	12 9
			Cash in secretary's hands - - -	76	7 8
			Cash in agents' hands - - -	208	14 10
			Cash in bankers' hands - - -	723	16 3
				1,146	15 11
				£.	8,425 18 1

John T. Hibbert, } Directors.
Thos. Slatter, }

Audited, and found correct.

Thomas Peet, General Auditor.

142.—MANCHESTER AND LONDON LIFE ASSURANCE AND LOAN ASSOCIATION—*continued.*

(4.) BALANCE SHEET from 1 January 1858 to 31 December 1858.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance from last audit - - - - -	1,146	15 11	By Life losses - - - - -	604	2 2
- Life and endowment premiums - - - - -	3,551	2 9	- Commission paid to agents - - - - -	194	3 10
- Repayment of loans with interest - - - - -	2,923	7 2	- Printing and stationery - - - - -	63	9 8
- Deposits - - - - -	1,150	1 9	- Advertising - - - - -	11	8 6
- Amount received in payment of W. J. Strickland's debt to the Association; viz.—			- Re-assurances - - - - -	59	1 8
	£.	s. d.	- Directors' fees - - - - -	302	13 -
Cash - - - - -	50	- -	- Salaries and wages - - - - -	584	10 2
Shares surrendered - - - - -	150	- -	- Auditors' fees - - - - -	30	- -
	200	- -	- Postages and carriage of parcels - - - - -	28	6 1
			- Stamps - - - - -	18	9 9
			- Office and general expenses - - - - -	64	- 6
			- Travelling expenses - - - - -	225	15 -
			- Medical fees - - - - -	107	11 6
			- Agency expenses - - - - -	90	- -
			- Law charges - - - - -	124	7 2
			- Fire insurance - - - - -	3	15 -
			- House and premises (repairs) - - - - -	9	16 4
			- Furniture - - - - -	1	4 -
			- Rents, rates, and taxes - - - - -	287	10 5
			- Interest on deposits - - - - -	237	17 2
			- Interest to shareholders - - - - -	296	17 6
			- Repayment of deposits - - - - -	1,050	- -
			- Loans granted - - - - -	3,963	17 10
			By Balance; viz.—	£.	s. d.
			Shares surrendered, as per contra - - - - -	150	- -
			Rents due to the Association - - - - -	218	5 8
			Cash in secretary's hands - - - - -	9	17 11
			Ditto - agents' hands - - - - -	83	15 8
			Premium receipts with agents - - - - -	250	11 1
				712	10 4
£.	8,971	7 7	£.	8,971	7 7

John T. Hibbert, } Directors.
John Leigh,
Wm. B. Row, Secretary.

Audited and found correct.

Thos. Peet, General Auditor.

142.—MANCHESTER AND LONDON LIFE ASSURANCE AND LOAN ASSOCIATION—*continued.*

(5.) BALANCE SHEET from 1 January 1859 to 31 December 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last audit - - - - -	712	10 4	By Claims on policies - - - - -	996	7 5
- Life and endowment premiums - - - - -	5,015	11 4	- Policies surrendered - - - - -	246	13 4
- Repayment of loans with interest - - - - -	2,783	15 2	- Re-assurances - - - - -	33	5 -
			- Directors' fees - - - - -	226	16 -
			- Salaries and wages - - - - -	500	19 -
			- Auditors' fees - - - - -	30	- -
			- Travelling expenses - - - - -	243	7 10
			- Medical fees - - - - -	204	1 -
			- Agency expenses and commission - - - - -	683	5 4
			- Rents, rates, and taxes - - - - -	116	13 5
			- House and premises (repairs) - - - - -	14	13 11
			- Furniture - - - - -	14	- 2
			- Fire insurance - - - - -	3	15 -
			- Office expenses - - - - -	60	19 8
			- Printing and stationery - - - - -	110	14 11
			- Advertising - - - - -	19	4 2
			- Postages and carriage of parcels - - - - -	46	2 10
			- Stamps - - - - -	42	- 11
			- Law charges - - - - -	44	11 5
			- Interest to shareholders - - - - -	399	15 -
			- Interest on deposits - - - - -	221	15 4
			- Balance of preliminary expenses paid off - - - - -	400	- -
			- Repayment of deposits - - - - -	760	1 9
			- Loans granted - - - - -	1,309	15 6
			By Balance, viz.:—		
				£.	s. d.
			Shares held by directors for Association	150	- -
			Rents due to the Association - - - - -	86	9 11
			Cash in secretary's hands - - - - -	58	9 3
			Cash in banker's hands - - - - -	1,076	1 5
			Premium receipts in agents' hands - - - - -	397	6 8
			Cash in agents' hands - - - - -	14	10 8
					1,782 17 11
£.	8,511	16 10	£.	8,511	16 10

John T. Hibbert } Directors.
John Leigh, }

Wm. B. Row, Secretary.

Audited and found correct.

Thomas Peet, General Auditor.

142.—MANCHESTER AND LONDON LIFE ASSURANCE AND LOAN ASSOCIATION.

(6.) BALANCE SHEET from 1 January 1860 to 31 December 1860.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Balance from last audit - - - - -	1,782 17 11	By Claims on policies - - - - -	1,612 1 8
- Life and endowment premiums - - - - -	6,233 1 1	- Policies surrendered - - - - -	58 15 6
- Deposits - - - - -	763 5 -	- Re-assurances - - - - -	76 16 5
- Repayment of loans, with interest - - - - -	2,363 15 4	- Directors' fees - - - - -	192 3 -
		- Salaries and wages - - - - -	472 6 -
		- Auditors' fees - - - - -	30 - -
		- Travelling expenses - - - - -	371 4 7
		- Medical fees - - - - -	229 19 6
		- Agency expenses and commission - - - - -	1,184 6 3
			£. s. d.
		- Rents, rates, and taxes - - - - -	299 16 9
		Less, amount received from tenants - - - - -	204 1 3
			95 15 6
		- House and premises - - - - -	76 12 1
		- Furniture and fixtures - - - - -	90 1 -
		- Fire insurance - - - - -	3 15 -
		- Office expenses - - - - -	67 2 8
		- Printing and stationery - - - - -	91 - 1
		- Advertising - - - - -	38 10 10
		- Postages and carriage of parcels - - - - -	40 16 9
		- Stamps - - - - -	56 17 10
		- Law charges - - - - -	14 13 -
		- Repayment of deposits - - - - -	50 - -
		- Interest to shareholders - - - - -	482 18 -
		- Ditto on deposits - - - - -	153 17 8
		- Amount invested in securities during the year - - - - -	4,488 14 7
		By Balance, viz.:	£. s. d.
		Premium receipts in agents' hands - - - - -	307 1 2
		Cash in secretary's hands - - - - -	29 16 8
		Ditto - banker's hands - - - - -	825 9 8
		Balance of rent due to the Association - - - - -	2 3 9
			1,164 11 3
£. 11,142 19 4		£. 11,142 19 4	

John T. Hibbert, } Directors.
Henry Wilbraham, }

Audited, and found correct,
Thos. Peet, General Auditor.

N.B.—Notice received on the 3rd September 1862, that this Company has been amalgamated with the Western Life Assurance Company.

143.—BRITISH PROTECTOR MUTUAL LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

144.—ENGLISH AND IRISH CHURCH AND UNIVERSITY ASSURANCE SOCIETY—continued.

(3.) CASH ACCOUNT for the year ending 31 December 1857.

Dr.				Cr.			
	£.	s.	d.		£.	s.	d.
To Cash balance, 31st December 1856 - - - -	418	12	11	By Charges:			
- New shares issued - - - - -	1,440	-	-	Claims, annuities, and surrenders - - - -	899	13	8
- Further deposits on shares issued - - - -	40	-	-	Deposits returned - - - - -	1,015	-	-
- New business and renewals - - - - -	5,622	8	8	Interest and commission - - - - -	450	-	3
- Deposit and interest - - - - -	286	14	7	Re-assurances - - - - -	365	19	1
- Paid capital fund - - - - -	1,424	17	7	Agency premiums cancelled, &c. - - - -	35	-	10
- Loans repaid - - - - -	1,791	17	11	Cheques outstanding, December 1856 - - - -	2	10	-
- Deposits withdrawn:				By Management:			
London and Westminster Bank - - - -	1,000	-	-	Law expenses - - - - -	192	10	-
- Share investments - - - - -	1,120	-	-	Rent and taxes - - - - -	232	6	-
					£.	s.	d.
				Directors', auditors', audit committee's,			
				and medical fees - - - - -	408	4	-
				Balance of directors' fees, 1856 - - - -	357	10	-
					765	14	-
				Medical officers' salaries - - - - -	125	-	-
				Salaries (head and branch offices) - - - -	1,130	15	6
				Policy and receipt stamps - - - - -	33	13	11
				Printing, stationery, &c. - - - - -	645	13	2
				Advertisements - - - - -	361	14	3
				Postages, parcels, and agency expenses - - - -	302	4	9
				House charges and sundries - - - - -	162	5	3
				Extension account - - - - -	826	10	3
				Premiums on loan agency, debits, &c. - - - -	650	19	8
				By Investments:			
				Loans - - - - -	1,010	-	-
				Deposit account, London and Westminster Bnk -	2,000	-	-
				Estate account (fixtures, furniture, &c.), London, Dub-			
				lin, and Cambridge offices - - - - -	123	14	11
				Reserved capital on shares issued - - - - -	1,152	-	-
				By Cash Balances:			
					£.	s.	d.
				London banker's balance - - - - -	572	16	3
				Dublin ditto ditto - - - - -	68	16	3
				London petty cash - - - - -	14	19	5
				Dublin ditto - - - - -	4	14	3
					601	6	2
£. 13,144 11 8				£. 13,144 11 8			

Examined,
C. J. B. Aldis, M.D.
John Edmund Cox, Chairman, } Directors.
Augustus G. How,

We have examined the books, accounts, and vouchers of the English and Irish Church and University Assurance Society, up to the 31st December 1857, and found them correct.

Audited and approved,
Robt. W. Newman,
Horace Roscoe St. John, } Auditors.

144.—ENGLISH AND IRISH CHURCH AND UNIVERSITY ASSURANCE SOCIETY—*continued.*

(4.) CASH ACCOUNT for the Year ending 31 December 1858 (with which are incorporated the Cash Accounts of the Engineers' and the Householders').

<i>Dr.</i>		<i>Cr.</i>	
	£. s. d.		£. s. d.
To Cash Balance, 31st December 1857 - - - -	661 6 2	By Charges:	
- New shares issued - - - - -	525 - -	Claims, annuities, and surrenders - - - -	2,969 7 7
- Agents' debits - - - - -	240 6 -	Deposits returned - - - - -	867 - -
- Premiums - - - - -	23,039 - 9	Interest and commission - - - - -	397 16 5
- Loans on shares, repaid - - - - -	345 - -	Re-assurances - - - - -	335 14 4
- Deposits withdrawn - - - - -	1,000 - -	By Management:	
- Repayment of loans - - - - -	1,349 6 1	Rent and Taxes - - - - -	309 16 5
- Deposits - - - - -	732 1 2	Law expenses - - - - -	55 5 -
- Claims re-assured - - - - -	1,375 - -	Directors, auditors, and audit committee - - - -	678 5 8
- Engineers' receipts, balances, &c. (exclusive of premiums)	7,197 12 7	Medical fees - - - - -	38 11 6
- Householders' receipts, balances, &c. (exclusive of premiums)	3,173 19 7	Salaries, head and branch offices - - - - -	1,068 13 5
		Policy and receipt stamps - - - - -	32 19 2
		Printing and stationery - - - - -	608 15 10
		Advertisements - - - - -	444 10 11
		Office expenses, postages, and parcels - - - -	338 - 6
		Branch offices and agencies - - - - -	418 15 -
		Office furniture, fixtures, &c. - - - - -	72 1 1
		By Engineers' Disbursements:	
		Charges of management - - - - -	3,936 12 1
		Commission - - - - -	646 7 -
		Re-assurances - - - - -	704 10 9
		Policies purchased - - - - -	222 18 11
		Claims and bonus - - - - -	7,432 1 11
		Annuities - - - - -	350 5 7
		Interest on shares - - - - -	294 4 6
		By Householders' Disbursements:	
		Charges of management - - - - -	1,599 11 8
		Commission - - - - -	520 4 10
		Re-assurances - - - - -	160 13 7
		Claims, surrenders, and bonuses - - - - -	2,646 1 5
		Annuities - - - - -	163 18 9
		Interest on shares - - - - -	626 18 9
		Deposits repaid - - - - -	2,674 13 11
		Purchase of Age - - - - -	2,268 - 6
		By Balance, 31st December 1858:	
		Cash - - - - -	£. s. d.
		Ditto in agents' hands - - - - -	1,605 15 4
		Investments during year - - - - -	2,070 9 -
		Reserved capital on shares issued during year - - - -	2,707 11 -
			352 - -
			6,735 15 4
£.	39,638 12 4	£.	39,638 12 4

We have carefully examined the accounts of the English and Irish Church and University Assurance Society, for the year ending 31st December 1858, and find them correct. We have also received the accounts of the Engineers' and Householders' Companies, certified by their respective auditors as correct, and have incorporated them with the accounts of the English and Irish Church and University Assurance Society.

Robert W. Newman, }
Horace Roscoe St. John, } Auditors.

144.—ENGLISH AND IRISH CHURCH AND UNIVERSITY ASSURANCE SOCIETY—*continued.*

(5.) CASH ACCOUNT for the Year ending 31 December 1859.

<i>Dr.</i>				<i>Cr.</i>			
	£.	s.	d.		£.	s.	d.
To Cash Balance, 31st December 1858 - - - -	1,605	15	4	By Expenses of Head Office - - - - -	3,524	15	8
- Agents' balance - - - - -	1,463	15	5	- „ Agencies and Dublin Office - - - -	1,709	-	6
- Premiums - - - - -	20,586	15	5	- Claims - - - - -	10,224	5	3
- Repayment of loans - - - - -	2,725	9	2	- Bonus account - - - - -	120	1	11
- Deposits - - - - -	917	4	4	- Interest - - - - -	1,071	16	8
- Purchase of annuities - - - - -	1,280	7	5	- Re-assurances - - - - -	1,233	7	1
- Loan investigation fees, &c. - - - - -	57	-	11	- Purchase of policies - - - - -	142	8	7
- Paid capital fund - - - - -	128	-	-	- House repairs - - - - -	572	9	10
				- Furniture - - - - -	71	12	3
				- Policy stamps - - - - -	30	14	6
				- Travelling expenses - - - - -	90	15	-
				- Scholarship - - - - -	30	-	-
				- Medical fees - - - - -	308	5	3
				- Debts of the amalgamated societies - - - -	2,228	13	5
				- Commission - - - - -	907	9	3
				- Annuities - - - - -	1,552	14	10
				- Balance :			
				Cash - - - - -	£. 1,298	2	-
				Ditto, in agents' hands - - - -	2,179	7	6
				Investments - - - - -	1,468	8	6
					4,945	18	-
£.	28,764	8	-	£.	28,764	8	-

We have carefully examined the accounts of the English and Irish Church and University Assurance Society, for the year ending 31st December 1859, and find them correct.

10 May 1860.

R. A. Brooman,
R. W. Newman,
George Cates,
M. J. Tatham, } Auditors.

N.B.—A Notice, dated 3rd January 1862, has been received, stating that Company is being wound up under an Order of the Court of Chancery.

145.—HOME COUNTIES AND GENERAL LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - Plas Llwyd, Bangor, North Wales.
OBJECTS - - - - - The usual Business of a Mutual Marine Insurance Society.
DATE OF COMPLETE REGISTRATION - - - 15 August 1853.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 1 January to 31 December 1855.

GENERAL FUND.							
Dr.						Cr.	
		£.	s. d.			£.	s. d.
To Balance in hand, December 1854	- - - -	287	3 -½	By Postages, stationery, printing, and advertising	- -	21	11 10
- Entrance, received at 50 s. per cent.	- - - -	849	10 1	- Nevin surveyors, for 1854	- -	3	8 -
- Annual subscription	- - - -	756	4 8	- Remuneration to secretary, and expenses to Boulogne (case of the "Caradoc")	- -	19	- -
- Interest	- - - -	-	6 9	- Surveyors' fees	- -	40	2 3
- Extra for sailing out of limits	- - - -	46	19 4	- Directors' remuneration	- -	26	14 -
- Interest received at the banks	- - - -	21	16 1	- Transferred to Insurance Fund	- -	1,200	- -
				- Secretary's salary	- -	40	- -
				- Auditors' ditto, 1856	- -	4	4 -
				- Fitting up society's offices	- -	38	1 1
				- Rent of offices	- -	16	17 6
				- Remuneration to secretary, and expenses to Aldbro' (case of the "Mary")	- -	15	- -
				- Commission in the banks	- -	4	12 10
				- Balance	- -	532	8 5½
		£.	1,961 19 11½			£.	1,961 19 11½

INSURANCE FUND.							
Dr.						Cr.	
		£.	s. d.			£.	s. d.
To Balance in hand, 31st December 1854	- - -	28	4 1	By Paid master of the "Col. Smith" for services	- -	5	- -
- Proceeds of sale of materials of the "Col. Smith"	- - -	57	19 9	- Ditto owners of the "Velocity's" claim	- -	14	3 4
- Amount transferred from the General Fund	- - -	1,200	- -	- Ditto - - - "Messenger" ditto	- -	36	10 -
- Sale of the "Miss Smith's" boat	- - -	4	10 -	- Ditto - - - "Sedulous" ditto	- -	42	7 9
- Amount of call, made 16th March, at the rate of 25 s. per cent.	- - -	942	16 9	- Ditto - - - "Triumph" ditto	- -	7	- -
- Interest	- - -	-	17 9	- Ditto - - - "Gleaner" ditto	- -	16	- -
- Deficient to meet payments made	- - -	114	10 6	- Ditto - - - "Kendal Castle" ditto	- -	10	- -
				- Ditto - - - "Betsey of Amlwch"	- -	67	4 6
				- Ditto - - - "Anglesea Lass" ditto	- -	51	13 10
				- Ditto - - - "Colonel Smith" ditto	- -	300	- -
				- Ditto - - - "Miss Smith" ditto	- -	303	6 8
				- Ditto - - - "Betsey" ditto	- -	21	19 1
				- Ditto - - - "Cestrian" ditto	- -	174	- -
				- Ditto master of the "Velocity" for services	- -	5	- -
				- Ditto owners of the "Velocity's" claim	- -	119	10 -
				- Ditto - - - "Sardine" ditto	- -	39	8 9
				- Ditto - - - "Dee" ditto	- -	5	15 7
				- Ditto - - - "Speedwell" ditto	- -	233	6 8
				- Ditto - - - "Caradoc" ditto	- -	247	6 -
				- Ditto - - - "Emma" ditto	- -	202	10 -
				- Ditto - - - "St. Helen" ditto	- -	17	11 8
				- Ditto - - - "Sarah Ann" ditto	- -	110	2 6
				- Ditto - - - "Mary" ditto	- -	153	1 4
				- Ditto - - - "Oulton" ditto	- -	25	5 1
				- Ditto - - - "Arethusa" ditto	- -	128	12 6
				- Ditto - - - "Liberty" ditto	- -	12	3 7
		£.	2,348 18 10			£.	2,348 18 10

Rowland Evans, } Directors.
Samuel Roberts, }

Examined by us, and found correct,

Thomas Ashurst, } Auditors.
John Lloyd, }

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY—*continued.*

(2.) BALANCE SHEET from 1 January to 31 December 1856.

GENERAL FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand, 31 December 1855	532	8 5½	By Paid Gas Company for fittings in office	1	12 9
- Entrance, transfer, &c. at 50 s. per cent.	987	13 2	- Matting for ditto	1	19 2
- Annual subscription, 20 s. per cent.	1,062	5 10	- Amlwch, Conway, and Nevin surveyors for 1855	13	7 -
- Interest	-	16 2	- Remuneration and expenses to Mr. Zacharias Roberts to Scilly (case of "Louise")	23	10 -
- Extra for sailing out of limits	112	14 1	- Rent of offices	15	- -
- Interest received at the banks	25	14 5	- Reporting loss of "Priscilla"	-	10 -
			- Auditors, 1855	4	4 -
			- Secretary's salary	70	- -
			- Postages, advertising, stationery, printing, and stamp receipt books	30	17 3
			- Amount transferred to "Insurance Fund"	1,800	- -
			- Returned extra premium to owners of "Elidir"	16	17 6
			- Lloyd's register book	3	3 -
			- Remuneration to Mr. S. Roberts, and expenses to Portinllaen, twice to Holyhead, Ballywalter, and Portaferry	20	4 7
			- Mr. Robert Thomas, for services	2	2 -
			- Mr. Pritchard's expenses, &c. to Holyhead, re "St. Helen's"	1	11 6
			- Mr. Roberts and Mr. Pritchard, Holyhead, for services	2	7 6
			- Use of room for annual meeting, 1855	-	10 -
			- Bangor, Carnarvon, Amlwch, Port Dinorwic, &c. surveys	109	6 8
			- Remuneration to directors	84	6 -
			- Examining masters	10	10 -
			- Commission and discount at the banks	6	8 8
			- Balance	503	4 6½
£.	2,721	12 1½	£.	2,721	12 1½

INSURANCE FUND.

	£.	s. d.		£.	s. d.
To Cash for the "Priscilla"	20	- -	By Deficiency, carried from 1855 Accounts	114	10 6
- Transfer from the General Fund	1,800	- -	- Paid owners of the "Ferret's" claim	89	2 -
- Amount of "Call" made 15 August, at the rate of 30 s. per cent. (less amount due in arrear, without interest, from the "Don Juan")	1,891	3 2	- Ditto - "Dart" ditto	13	11 8
- Interest on call	1	13 11	- Ditto - "Commodore" ditto	24	9 1
- Net proceeds of sale of "Coral"	49	12 10	- Ditto - "Mars" ditto	10	14 6
- Ditto - "Three Brothers"	203	16 6	- Ditto - "Six Brothers" ditto	8	3 4
- Ditto - chain and anchors from the "Black Prince"	30	5 2	- Ditto - "Priscilla" ditto	132	- -
			- Ditto - "Concord" ditto	375	- -
			- Ditto - "Scotia" ditto	11	16 9
			- Ditto - "Louise" ditto	207	12 10
			- Ditto - "Jane" ditto	234	- -
			- Ditto - "Busy" ditto	32	16 7
			- Ditto - "Mermaid" ditto	16	18 6
			- Ditto - "Ellen" ditto	450	- -
			- Ditto - "Dalton" ditto	24	17 6
			- Ditto - "Richard and Henry" ditto	8	6 -
			- Ditto - "Jane Ann" ditto	499	10 3
			- Ditto - "Mary Elizabeth" ditto	28	16 8
			- Ditto - "Lauriston" ditto	612	10 10
			- Ditto - "Lady Fife" ditto	35	- 10
			- Ditto - "Dee" ditto	17	3 11
			- Ditto - "Warren Bulkeley" ditto	45	9 11½
			- Ditto - "Unity" ditto	9	12 11
			- Ditto - "Earl of Uxbridge" ditto	17	15 7
			- Ditto - "Gleaner" ditto	40	- -
			- Ditto - "John and William" ditto	54	6 6
			- Ditto - "Three Brothers" ditto	750	- -
			- Paid gratuity to Captain Parry, "Jane and Helen"	10	10 -
			- Paid cartage of chains and anchors of the "Black Prince" from Portaferry to Ballywalter, and expense on ditto at Portaferry	3	- -
£.	3,996	11 7	£.	3,996	11 7

Examined and found correct.

3 March 1857.

Thos. Ashurst.
John Lloyd.

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY—*continued.*

(3.) BALANCE SHEET from 1 January to 31 December 1857.

GENERAL FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand, 31 December 1856 - - -	503	4 6½	By Paid Nevin surveyors for 1856 - - -	11	7 6
- Entrance, transfer, &c. at 50 s. per cent. - - -	1,308	18 9	- Enlarging offices, &c. - - -	10	10 6½
- Annual subscriptions, at 20 s. per cent. - - -	1,339	12 3	- Auditors, 1856 - - -	4	4 -
- Interest on ditto - - -	1	16 6	- Receipt cheques and stamps - - -	8	10 4
- Extra for sailing out of limits - - -	276	12 4	- Secretary's salary - - -	80	- -
- Interest received at the banks - - -	40	1 -	- Mr. Roberts, Holyhead, for sundry expenses, <i>re</i> "Oulton" - - -	9	6 -
			- Mr. O. Owens, Holyhead, solicitor, <i>re</i> "Oulton" - - -	4	14 5
			- Postages, stationery, printing, &c. - - -	24	16 3
			- Printing and binding rules - - -	23	19 -
			- W. Lloyd Jones, Esq., balance - - -	91	6 -
			- Amount transferred to Insurance Fund - - -	1,600	- -
			- Mr. S. Roberts, remuneration and expenses to Rhyl, Campellton, Milford, and Holyhead - - -	27	7 -
			- Telegrams - - -	17	10 -
			- Rents of offices - - -	15	- -
			- Bangor, Carnarvon, Amlwch, Nevin, Port Dinorwic, and Liverpool surveys - - -	145	8 6
			- Examining masters - - -	11	- -
			- W. Lloyd Jones, Esq. (two bills) - - -	47	16 7
			- Directors' remuneration - - -	73	15 -
			- Travelling expenses and extra time to Nevin, Amlwch, and Carnarvon directors - - -	80	- -
			- Lloyd's register book - - -	3	3 -
			- Mr. Pritchard's expenses, &c. to Holyhead - - -	1	11 6
			- Commission at the banks - - -	13	8 4
			- Balance - - -	1,182	3 7
£.	3,470	5 4½	£.	3,470	5 4½

INSURANCE FUND.

	£.	s. d.		£.	s. d.
To Balance in hand, 31 December 1856 - - -	118	14 10½	By Paid owners of the "Unicorn" claim - - -	31	7 -
- Arrears due, 1856 - - -	19	13 9	Ditto - "Enterprise" ditto - - -	40	5 6
- Interest on ditto (on account) - - -	-	6 3	Ditto - "Coral" loss - - -	645	- -
- Transfer from General Fund - - -	1,600	- -	Ditto - "St. Helen" claim - - -	198	16 4
- Net received for loss of "Concord" - - -	104	14 5	Ditto - "Carnarvon Castle" loss - - -	600	- -
- Net proceeds of sale of "Jane" - - -	15	- -	Ditto - "Mersey" claim - - -	20	3 6
Ditto - "Carnarvon Castle" - - -	23	1 11	Ditto - "Dee" loss - - -	200	- -
Ditto - "Dee" - - -	11	12 -	Ditto - "Mary" claim - - -	17	17 11
Ditto - "Mary" - - -	16	12 9½	Ditto - "Mary" loss - - -	600	- -
- Amount of "Call" made 2 March, at the rate of 30 s. per cent. (deducting amount due in arrear) - - -	1,962	19 9	Ditto - "Jane and Mary" claim - - -	9	13 10
- Interest on call - - -	4	9 9	Ditto - "Fox" loss - - -	564	- -
- Amount of "Call" made 16 October, at the rate of 35 s. per cent. (deducting amount due in arrear) - - -	2,738	9 4	Ditto - "Lady Fife" claim - - -	11	15 3
- Interest on "Call" - - -	2	5 7	Ditto - "Oulton" ditto - - -	250	- -
- Net recovered by loss of the "Oulton" - - -	410	8 1	Ditto - "Elidir" ditto - - -	21	3 7
£.	7,028	8 6	Ditto - "Scotia" ditto - - -	80	9 7½
			Ditto - "Mary Jones" ditto - - -	9	18 3
			Ditto - "Prosper" ditto - - -	26	2 9
			Ditto - "Dee" ditto - - -	30	- -
			Ditto - "Sarah Anne" ditto - - -	184	4 4
			Ditto - "Richard" ditto - - -	52	13 6
			Ditto - "Thomas Mason" ditto - - -	86	12 5
			Ditto - "Champion" ditto - - -	43	19 4
			Ditto - "Gwen" ditto - - -	74	9 8
			Ditto - "Ann and Mary Thomas" loss - - -	2,625	- -
			Ditto - "Jane and Margaret" claim - - -	34	6 1
			Ditto - "Brien Born" ditto - - -	161	17 3
			Ditto - "Silence" ditto - - -	44	14 6
			Ditto - "Mary Elizabeth" ditto - - -	36	4 2
			Ditto - "Ann and Susan" ditto - - -	26	15 8
			Ditto - "Martha" ditto - - -	70	2 3
			Ditto - "Eliza Goddard" ditto - - -	17	- 2
			- Allowance on the call on "Mary" - - -	3	- -
			- Paid Captain Thomas, "Carnarvon Castle," for services - - -	3	- -
			- Paid Messrs. Rigby for raising the "Oulton" - - -	19	15 4
			- Paid Captain Jones, "Glynllifon" - - -	5	- -
			- Balance - - -	164	- 3½
£.	7,028	8 6	£.	7,028	8 6

Examined and found correct.

26 February 1858.

T. Ashurst.
John Lloyd.

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY—*continued.*

(4.) BALANCE SHEET from 1 January to 31 December 1858.

GENERAL FUND.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance in hand, as per last year's account - -	1,182	3 7	By Paid auditors, 1857 - - - - -	4	4 -
- Arrears received, with interest - - - -	6	5 10	- Secretary's salary - - - - -	80	- -
- Entrance and transfer on 31,812 <i>l.</i> 18 <i>s.</i> , at 50 <i>s.</i> per cent.	795	6 8	- Receipt cheques and stamps - - - - -	7	15 -
- Annual subscriptions (171,937 <i>l.</i> 13 <i>s.</i> 2 <i>d.</i>), at 20 <i>s.</i> per cent. - - - - -	1,719	12 4	- Stationery, postages, printing, &c. - - - - -	29	4 3½
Interest - - - - -	3	2 3	- Rent of offices - - - - -	15	- -
Extra for sailing out of limits - - - - -	246	5 -	- Telegrams and commission - - - - -	2	14 -
Interest received at the banks - - - - -	47	- -	- Amount transferred to Insurance Fund - - - - -	1,500	- -
			- S. Roberts, remuneration and expenses to Clipperra, Carnarvon, Milford and Cork - - - - -	44	6 9
			- "Lloyd's" Register Book - - - - -	3	3 -
			- Bangor, Carnarvon, Amlwch, Nevin, &c., survey and examining masters - - - - -	105	14 9
			- Executors of the late Mr. Rowland Evans - - - - -	1	12 6
			- Directors: Bangor - - - - - £. 29 7 6		
			Carnarvon - - - - - 4 - -		
			Nevin - - - - - 46 10 -		
			Amlwch - - - - - 60 - -		
				139	17 6
			- Commission at the banks - - - - -	14	11 -
			- Balance - - - - -	2,051	12 10½
£.	3,999	15 8	£.	3,999	15 8

INSURANCE FUND.

	£.	s. d.		£.	s. d.
To Balance in hand, as per last year's statement - -	164	- 3½	By Paid owners of the "Vine" (loss) - - - - -	400	- -
- Arrears received - - - - -	97	11 11	Ditto - "Thomas" ditto - - - - -	532	- -
- Interest on ditto - - - - -	2	15 8	Ditto - "Theodore" claim - - - - -	106	13 7
- Transfer from General Fund - - - - -	1,500	- -	Ditto - "Sardine" ditto - - - - -	64	15 1
- Net proceeds of sale of "Vine" - - - - -	19	13 -	Ditto - "Elizabeth" ditto - - - - -	12	8 8
Ditto - "Thomas" - - - - -	27	2 6	Ditto - "George" ditto - - - - -	42	- 9
Ditto - "Eliza Ellen" - - - - -	12	- -	Ditto - "Ardent" (loss) - - - - -	1,200	- -
Ditto - "Warren Bulkeley's Boat" - - - - -	3	16 8	Ditto - "Vron" claim - - - - -	9	6 8
Ditto - "Deva" - - - - -	18	6 6	Ditto - "Profit and Loss" ditto - - - - -	20	9 3
Ditto - "Elm Grove" - - - - -	22	- -	Ditto - "Elm Grove" ditto - - - - -	11	19 2
- Amount of "Call" made 16 April on 174,074 <i>l.</i> 13 <i>s.</i> 2 <i>d.</i> , at 20 <i>s.</i> per cent. - - - - - £. 1,741 - -			Ditto - "Glynllifon" ditto - - - - -	4	7 9
Less amount in arrear - - - - - 2 - -			Ditto - "Anglesea Lass" ditto - - - - -	12	- 8
	1,739	- -	Ditto - "Ellens" ditto - - - - -	8	11 5
- Interest - - - - -	4	13 11	Ditto - "Dart" ditto - - - - -	72	2 2
- Balance - - - - -	1,714	12 10½	Ditto - "William and Mary" ditto - - - - -	27	19 10
			Ditto - "Thetis" ditto - - - - -	62	15 7
			Ditto - "Wellington" ditto - - - - -	43	10 5
			Ditto - "Mrs. Asheton Smith" ditto - - - - -	9	16 2
			Ditto - "George the Fourth" ditto - - - - -	53	2 7
			Ditto - "William Edward" ditto - - - - -	33	11 11
			Ditto - "Mona's Isle" ditto - - - - -	18	1 11
			Ditto - "Eliza" (loss) - - - - -	200	7 3
			Ditto - "Elizabeth" claim - - - - -	12	17 2
			Ditto - "Lewis" ditto - - - - -	117	18 2
			Ditto - "Abeona" (loss) - - - - -	564	- -
			Ditto - "Tay and Tees Packet" claim - - - - -	26	10 -
			Ditto - "Warren Bulkeley" (loss) - - - - -	334	- -
			Ditto - "Martha" claim - - - - -	8	15 3
			Ditto - "Maria and Elizabeth" ditto - - - - -	89	- -
			Ditto - "Jane" ditto - - - - -	70	- -
			Ditto - "Eliza Ellen" (loss) - - - - -	368	- -
			Ditto - "Margaret Ann" claim - - - - -	6	8 -
			Ditto - "Ellen Glynn" ditto - - - - -	8	3 11
			Ditto - "Deva" (loss) - - - - -	400	- -
			Ditto - "Elm Grove" ditto - - - - -	350	- -
			- Captain Thomas, of the "Thomas," for services - - - - -	4	- -
			- Captain Parry, of the "Silence," ditto - - - - -	20	- -
£.	5,325	13 4	£.	5,325	13 4

Examined and found correct.

21 February 1859.

T. Ashurst.
John Lloyd.

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY—*continued.*

(5.) BALANCE SHEET from 1 January to 31 December 1859.

GENERAL FUND.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balance, as per last year's statement - - -	2,051	12	10½	By Paid to auditors, 1858 - - - - -	4	4	-
- Annual subscription, due 1st January, on 169,615 <i>l.</i> 8 <i>s.</i> at 20 <i>s.</i> per cent. - - - - -	1,696	8	-	- Secretary's salary - - - - -	80	-	-
- Interest on ditto - - - - -	3	15	1	- Receipt cheques and stamps - - - - -	8	3	-
- Entrance and transfer on 26,277 <i>l.</i> 6 <i>s.</i> 3 <i>d.</i> at 50 <i>s.</i> per cent. - - - - -	656	18	6	- Stationery, postages, advertising, and printing - - - - -	25	8	9
- Extra for sailing out of limits - - - - -	130	5	-	- Rent of offices - - - - -	15	-	-
- Interest received at the banks - - - - -	30	2	1	- Telegrams, &c. - - - - -	2	5	9
£.	4,569	1	6½	- Amount transferred to Insurance Fund - - - - -	3,600	-	-
				- S. Roberts' remuneration and expenses to Holyhead, Rhoysay, &c. - - - - -	12	5	-
				- Lloyd's register book - - - - -	3	3	-
				- Bangor, Carnarvon, Cemaes, &c. surveys and examining masters - - - - -	98	3	-
				- Directors: - - - - -	£.	s.	d.
				Bangor - - - - -	21	12	6
				Port Dinorwic - - - - -	3	7	6
				Carnarvon - - - - -	4	-	-
				Nevin - - - - -	24	-	-
				Amwlch - - - - -	36	7	6
				- Commission at banks - - - - -	89	7	6
				- Balance - - - - -	18	4	2
				£.	712	17	4½
				£.	4,569	1	6½

INSURANCE FUND.

	£.	s.	d.		£.	s.	d.
To Amount transferred from General Fund - - -	3,500	-	-	By Balance, as per last year's statement - - -	1,714	12	10½
- Amount of Call made 1st May on 170,165 <i>s.</i> 8 <i>s.</i> at 40 <i>s.</i> per cent. - £.3,407 8 7				- Claims for Partial Losses: - - - - -	£.	s.	d.
Less arrear - - - - - 34 6 5				Paid owners of the "Consul" - - - - -	42	4	6
- Interest on ditto - - - - -	3,373	2	2	Ditto - "Maria Jane" - - - - -	39	16	-
- Amount of Call made same time on 6,413 <i>l.</i> at 10 <i>s.</i> per cent. - - - - -	32	1	4	Ditto - "Triumph" - - - - -	65	9	6
- Interest on ditto - - - - -	-	-	6	Ditto - "Richard" - - - - -	20	7	10
- Amount of Call made 15th November on 181,004 <i>l.</i> 15 <i>s.</i> 6 <i>d.</i> at 20 <i>s.</i> per cent. £.1,810 6 -				Ditto - "Champion" - - - - -	38	1	8
Less arrear - - - - - 65 16 11				Ditto - "Susannah" - - - - -	4	1	2
- Interest on ditto - - - - -	1,744	9	1	Ditto - "Catherine Maria" - - - - -	87	14	7
- Net proceeds of the sale of the "Mary" - - -	30	9	11	Ditto - "Brothers" - - - - -	38	2	6
Ditto - "Triumph" - - - - -	18	2	2	Ditto - "Thetis" - - - - -	41	19	10
Ditto - "Ebenezer" - - - - -	1	17	2	Ditto - "Richard and Henry" - - - - -	14	1	4
Ditto - "Ferret" - - - - -	50	16	10	Ditto - "Gleaner" - - - - -	17	18	10
Ditto - "Glentilt" - - - - -	35	10	8	Ditto - "Emily" - - - - -	17	13	6
Ditto - "Gratitude" - - - - -	86	5	-	Ditto - "Lauriston" - - - - -	72	-	3
Ditto - "Laurel's Boat" - - - - -	1	7	-	Ditto - "Commodore" - - - - -	140	9	8
Ditto - "Messenger" - - - - -	49	12	1	Ditto - "Blue Jacket" - - - - -	74	4	2
Ditto - "Barbara" - - - - -	6	10	5	Ditto - "Lord Willoughby" - - - - -	49	10	3
£.	8,939	-	4	Ditto - "Eliza and Catherine" - - - - -	97	2	11
				Ditto - "Gratitude" - - - - -	10	16	-
				Ditto - "George" - - - - -	18	16	9
				Ditto - "Mischief" - - - - -	16	15	5
				Ditto - "City of Bangor" - - - - -	74	5	3
				Ditto - "Barbara" - - - - -	63	-	2
				Ditto - "Marmion" - - - - -	15	-	-
				Ditto - "Denbighshire Lass" - - - - -	21	6	-
				Ditto - "Jane" - - - - -	87	19	8
				Ditto - "Scotia" - - - - -	74	14	11
				Ditto - "Velocity" - - - - -	62	5	2
				Ditto - "Agnes" - - - - -	93	9	6
				Ditto - "Mary" - - - - -	37	12	5
				Ditto - "Maria and Elizabeth" - - - - -	245	7	4
				Ditto - "Jane and Mary" - - - - -	5	18	8
				Ditto - "Margaret and Ann" - - - - -	40	17	5
				Ditto - "Lord Willoughby" - - - - -	12	14	10
				Ditto - "Savant" - - - - -	122	5	10
				Ditto - "Mischief" - - - - -	122	12	3
				Ditto - "Phoebe" - - - - -	69	15	1
				Ditto - "John Morgan" - - - - -	29	2	5
				Ditto - "Savant" - - - - -	25	9	10
				Ditto - "Catherine and Maria" - - - - -	81	19	2
				Ditto - "Express" - - - - -	10	17	7
				Ditto - "Matthew Owen" - - - - -	71	8	10
				Ditto - "Sir Richard" - - - - -	47	3	3
				Ditto - "Robin Hood" - - - - -	76	4	11
				Ditto - "Barbara" - - - - -	26	1	1
				Ditto - "Sarah Ann" - - - - -	12	11	5
				Ditto - "Louis Napoleon" - - - - -	31	8	3
				- Claims for Total Losses: - - - - -			
				Ditto - "Mary" - - - - -	300	-	-
				Ditto - "Triumph" - - - - -	266	-	-
				Ditto - "Glentilt" - - - - -	1,500	-	-
				Ditto - "Gratitude" - - - - -	1,200	-	-
				Ditto - "Gwenydd Frances" - - - - -	300	-	-
				Ditto - "Ferret" - - - - -	432	-	-
				Ditto - "Ebenezer" - - - - -	37	10	-
				Ditto - "Agnes" on account - - - - -	350	-	-
				Ditto - "Elizabeth" on account - - - - -	200	-	-
				- Captain Roberts, "Brothers," for services - - - - -	10	-	-
				- Captain Owens, "Mary Ismay," for services - - - - -	10	-	-
				- Balance - - - - -	149	19	6½
				£.	8,939	-	4

Examined and found correct.

23 February 1860.

T. Ashurst.
Thos. Jones.Samuel Roberts, }
Meshack Roberts, } Directors.

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY—continued.

(6.) BALANCE SHEET from 1 January to 31 December 1860.

GENERAL FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance, as per last year's statement - - -	712	17 4½	By Paid auditors - - - - -	4	4 -
- Annual subscription, due 1st January, on 172,250 l. 5 s. 6 d., at 20 s. per cent. - - -	1,722	15 5	- Secretary's salary - - - - -	80	-
- Interest on ditto - - - - -	2	6 10	- Stationery, postages, advertising, and printing - - -	33	5 8
- Entrance and transfer on 12,876 l. 10 s. at 50 s. per cent. - - - - -	321	18 3	- Rent of offices - - - - -	15	-
- Extra for sailing out of limits - - - - -	168	17 8	- Telegrams - - - - -	4	5 -
- Interest received at the banks - - - - -	11	4 10	- Amount transferred to Insurance Fund - - - - -	1,500	-
	£.	2,940 - 4½	- S. Roberts' expenses to Rhoscolyn twice, Liverpool, Holyhead, Port Talbot, St. Bees, Whitehaven, Newhaven, Shoreham, Rhyl, &c. - - - - -	51	9 1
			- Lloyd's register book - - - - -	3	3 -
			- Surveyor's fees, and examining masters - - - - -	128	19 10
			- Directors: - - - - -		
			Bangor - - - - -	33	1 3
			Port Dinorwic - - - - -	4	17 6
			Carnarvon - - - - -	6	-
			Nevin - - - - -	31	10 -
			Amlwch - - - - -	29	5 -
			- H. A. Jones, solicitor's bill - - - - -	104	13 9
			- Commission at banks - - - - -	25	3 10
			- Cheque books - - - - -	18	7 11
			- Balance - - - - -	8	4 -
				970	8 11½
			£.	2,940	- 4½

INSURANCE FUND.

	£.	s. d.		£.	s. d.		£.	s. d.
To Balance, as per last year's statement - - -	149	19 6½	By Claims for Partial Losses: - - - - -	8	13 4			
- Arrears of call - - - - -	100	3 4	"Betsey" - - - - -	19	- 4			
Less bad debt - - - - -	9	- -	"Richard and Henry" - - - - -	17	11 -			
- Interest on ditto - - - - -	91	3 4	"John Nelson" - - - - -	25	19 -			
- Amount of "Call" made 27th March on 180,449 l. 15 s. 6 d., at 30 s. per cent. - - -	2,706	18 2	"Emily" - - - - -	29	2 -			
- Interest on ditto - - - - -	5	15 -	"George 4th" - - - - -	37	19 6			
- Amount of "Call" made 1st August on 177,035 l. 1 s. 9 d. at 40 s. per cent. - - -	3,525	17 4	"Idwal" - - - - -	48	14 8			
- Interest on ditto - - - - -	8	7 11	"Dasher" - - - - -	53	13 1			
- Net proceeds of sale of the "Agnes" - 14 10 10			"Osprey" - - - - -	5	5 -			
Ditto - - - - ditto - 2 1 10			"Sir Richard" - - - - -	39	12 1			
Ditto - - - - "Jane" - - - -	16	12 8	"Port Penrhyn" - - - - -	108	15 10			
Ditto - - - - "Resolution" - - -	43	14 8	"Martha" - - - - -	34	16 9			
Ditto - - - - "Eliza and Mary" -	10	2 8	"Adventure" - - - - -	33	3 2			
Ditto - - - - "Mrs" - - - -	4	2 5	"Margaret" - - - - -	43	10 11			
Ditto - - - - "Kendal Castles Boat" -	-	6 8	"Mary Anne" - - - - -	26	5 6			
Ditto - - - - "Jane and Ann" - -	1	15 10	"Velocity" - - - - -	136	19 3			
- Compromise received for damages by collision with the "Emily" - - - - -	21	17 -	"Gipsy" - - - - -	167	18 9			
- Transfer from General Fund - - - - -	1,500	- -	"Pride of Anglesea" - - - - -	27	10 7			
- Fund overdrawn - - - - -	869	18 7½	"Priscilla" - - - - -	74	12 6			
	£.	8,968 10 -	"Margaret Anna" - - - - -	53	2 3			
			"Enterprise" - - - - -	24	5 10			
			"Emily" - - - - -	90	2 6			
			"Rapid" - - - - -	89	10 7			
			"George 4th" - - - - -	34	12 4			
			"Walter Johnson" - - - - -	70	1 -			
			"Union" - - - - -	311	19 2			
			"Elizabeth" - - - - -	31	1 -			
			"Jane Roberts" - - - - -	1	9 1			
			"Yron" - - - - -	16	14 11			
			"Happy Return" - - - - -	90	- 9			
			"Martha" - - - - -	82	12 10			
			"Royal William" - - - - -	124	6 2			
			"Anglesea Lass" - - - - -	30	2 10			
			"Mrs. Assheton Smith" - - - - -	25	18 7			
			"Aurora" - - - - -	28	16 4			
			"Menai Packet" - - - - -	8	7 5			
			"Maria and Jane" - - - - -	30	1 -			
			"Maria and Catherine" - - - - -	233	12 11			
			"Boadicea" - - - - -	7	10 4			
			"Artemas" - - - - -	182	5 -			
			"Queen" - - - - -	16	6 3			
			"Elizabeth and Margaret" - - - - -	7	10 4			
			"Arvan Lass" - - - - -	7	5 9			
			"Kitty" - - - - -	21	1 7			
			"Providence" - - - - -	187	11 5			
			"Eliza Jones" - - - - -					
			- Claims for Total Loss: - - - - -	975	- -			
			"Consul" - - - - -	250	-			
			"Agnes" (balance) - - - - -	532	-			
			"Kendal Castle" - - - - -	134	-			
			"Jane and Ann" - - - - -	100	-			
			"Jane" - - - - -	254	-			
			"Economy" - - - - -	134	-			
			"Elizabeth" (balance) - - - - -	500	-			
			"Laurel" - - - - -	166	-			
			"Messenger" - - - - -	322	-			
			"Barbara" - - - - -	200	-			
			"Mrs" - - - - -	200	-			
			"Eliza and Mary" - - - - -	700	-			
			"Candidate" - - - - -	10	9 10			
			Society's share of expense - - - - -	500	-			
			"John Morgan" - - - - -	534	-			
			"Resolution" - - - - -	675	-			
			"Don Quixote" - - - - -					
			- Return of part of Call: - - - - -	6	6 -			
			"Grampus" - - - - -	1	5 2			
			"Mayflower" - - - - -	6	6 -			
			"Industry" - - - - -	6	6 -			
			"Jane Pringle" - - - - -	5	18 1			
			"Cyrel" - - - - -	7	11 6			
			"Arvon" - - - - -	2	16 -			
			"John and Jane" - - - - -					
			£.	8,968	10 -	£.	8,968	10 -

The accounts of the Bangor Mutual Ship Insurance Society for the year ending 31st December 1860 have been examined by us, and we have compared the same with the vouchers produced, which we found correct and to our satisfaction.

Bangor, 22 February 1861.

Thos. Jones, } Auditors.
Evan Evans, }

Meshaek Roberts, } Directors.
Samuel Roberts, }

146.—BANGOR MUTUAL SHIP INSURANCE SOCIETY—*continued.*

(7.) BALANCE SHEET from 1 January to 31 December 1861.

INSURANCE FUND.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Arrears of call due 1860	15	- -	By Fund overdrawn, as per last statement	869	18 7½
- Interest on ditto	- 16	3	- Paid claims for partial losses, "Daniel"	18	18 2
- Amount of call made April 2, on 176,867 l. 11 s. 9 d. at 1 l. per cent.	1,768	19 3	Ditto "Ellen Morris"	30	3 9
- Interest on ditto	2	12 7	Ditto "Arthur Wyatt"	254	7 10
- Amount of call made June 1, on 169,260 l. 13 s. at 1 l. per cent.	1,692	17 5	Ditto "New Milford"	3	13 4
- Interest on ditto	4	8 5	Ditto "Empress"	57	9 5
- Amount of call made October 1, on 173,731 l. 0 s. 6 d. at 1 l. per cent.	1,737	12 -	Ditto "Boadicea"	14	8 10
- Interest on ditto	2	12 4	Ditto "Margaret and Elizabeth"	53	6 3
- Net proceeds of sale of materials saved from the "Clara Jane"	6	7 6	Ditto "Anglesea Lass"	1	19 -
- Ditto "Daniel's" boat	1	6 8	Ditto "Elizabeth Margaret"	2	8 4
- Ditto hull and materials of "Sea Queen"	120	9 9	Ditto "Phoebe"	160	- -
- Transfer from General Fund	2,000	- -	Ditto "Miss Beck"	57	17 8
- Fund overdrawn	379	18 10½	Ditto "Prince of Wales"	14	13 2
	£.	7,733 1 -½	Ditto "Grace Evans"	397	11 7
			Ditto "Nelson"	121	11 -
			Ditto "Sarah Ann"	112	10 6
			Ditto "Margaret"	191	15 3
			Ditto "Richard and Henry"	23	19 11
			Ditto "Red"	246	9 -
			Ditto "Elizabeth"	28	18 11
			Ditto "Adventure"	14	16 9
			Ditto "Champion"	19	19 6
			Ditto "Jane Tudor"	104	3 3
			Ditto "Sidney and Jane"	42	13 7
			Ditto "Madryn"	5	6 5
			Ditto "Jane and Mary"	85	- -
			- Claims for Total Loss:	£.	s. d.
			"Clara Jane"	1,029	- -
			"Ellen Catherine"	900	- -
			"Daniel"	468	- -
			"Jane and Margaret"	372	- -
			"Dinorwic"	800	- -
			"Glynne"	666	- -
			"Queen" (on account)	500	- -
			"Sea Queen" (on account)	126	1 -
				4,859	1 -
			- Gratuity for services to the late Captain Roberts, "Daniel"	10	- -
			- Ditto - ditto - Captain Owen, "Catherine and Alice"	10	- -
				£.	7,733 1 -½

GENERAL FUND.

	£.	s. d.		£.	s. d.
To Balance as per last year's statement	970	8 11½	By Paid auditors, 1860	4	4 -
- Annual subscriptions due January 1, on 168,666 l. 13 s. at 20 s. per cent.	1,686	18 7	- Secretary's salary	80	- -
- Interest on ditto	3	8 9	- Printing, stationery, postages, &c.	39	17 8
- Entrance and transfer on 15,429 l., at 50 s. per cent.	385	14 6	- Rent of offices	15	- -
- Extra for sailing out of limits	94	11 1	- Amount transferred to insurance fund	2,000	- -
- Interest received at the banks	6	18 5	- Travelling and other expenses to wrecks, &c.	23	19 4
	£.	3,148 - 3½	- Surveyor's fees and examining masters	126	3 11
			- Solicitor's bill	11	17 1
			- Receipt stamps	16	16 -
			- Directors:	£.	s. d.
			Bangor	25	10 -
			Port Dinorwic	2	12 6
			Carnarvon	4	- -
			Amlwch	14	12 6
			Nevin	17	17 6
				64	12 6
			- Commission of banks	19	16 1
			- Balance	745	14 8½
				£.	3,148 - 3½

SUMMARY.

	£.	s. d.		£.	s. d.
General fund	745	14 8½	In banks	377	19 -
Due treasurer	12	3 2	Insurance fund overdrawn	379	18 10½
	£.	757 17 10½		£.	757 17 10½
In banks		£.	s. d.		
Due treasurer		377	19 -		
		12	3 2		
			Cash Balance		£. 365 15 10

AUDITORS' REPORT.

We have examined the accounts of the Bangor Mutual Ship Insurance Society for the year ending 31st December last, and have compared the same with the vouchers relating thereto, and we found the same correct. The cash balance in the banker's hands is 377 l. 19 s., and the balance due to the treasurer is 12 l. 3 s. 2 d., leaving a net balance in favour of the society of 365 l. 15 s. 10 d. The insurable value of the vessels on the society's books at the time of the last call of the year being made was 173,731 l. 0 s. 6 d. There are no calls in arrear.

Thos. Jones, }
Jas. Gregory, } Auditors.

Samuel Roberts, }
Meshack Roberts, } Directors.

7 February 1862.

147.—AMAZON LIFE ASSURANCE AND LOAN COMPANY.

Nothing added to what was contained in the previous Returns.

148.—NATIONAL LIVE STOCK INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 44, Charing Cross, Westminster.

OBJECTS - - - - - { To make or effect Insurances against Loss by Mortality in all kinds of Live Stock, whether from Disease or Accident, or Slaughter in consequence of Taint or Infection.

DATE OF COMPLETE REGISTRATION - - 14 September 1853.

ACCOUNTS Registered since the Return of the 28th April 1856.

BALANCE SHEET from 1 January to 31 December 1857.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Balance - - - - -	6,005 18 11	By Claims settled and paid on policies of insurance during the year - - - - -	10,815 7 9
- Capital Account: instalment on 510 shares - -	255 - -	- Premiums on returned policies - £. 658 6 4	
- Premium Account:		Ditto - sundry policies - 199 17 3	
New premiums - - - £. 16,986 13 2			858 3 7
Additional premiums - - 1,108 15 7		- Agents and inspectors' commissions - - - -	2,184 3 5
	18,095 8 9	- Brokerage on shares - - - - -	118 15 -
- Interest account - - - - -	19 10 -	- Fitting premises and furniture - - - -	8 2 6
- Fees on transfers - - - - -	2 12 6	- Law charges - - - - -	50 - -
- Policy stamps - - - - -	436 17 6	- Expenses of Management:	
		Directors' fees - - - - £. 296 2 -	
		Auditors' fees - - - - 25 4 -	
		Expenses of Local Board - - - 6 5 -	
		Salaries - - - - - 739 3 6	
		Salaries to district agents - - 712 8 -	
		Rent, taxes and house expenses - 414 1 10	
		Travelling expenses - - - 512 3 8	
		Engraving, stationery and printing 403 11 2	
		Advertisements - - - 24 16 3	
		Postage, parcels and sundry charges 313 5 5	
			3,446 - 10
		- Interest to shareholders - - - - -	386 12 5
		- Policy stamps - - - - -	370 7 6
			18,237 13 -
		- Petty cash overdrawn, 31 December 1856 - -	15 12 4
		- Balance:	18,253 5 4
		Cash at Messrs. Cocks & Co. - £. 1,225 3 10	
		Cash in office - - - - 326 7 10	
		Agents' balances - - - 5,003 6 9	
		Petty cash balance - - - 7 4 5	
			6,502 2 4
£.	24,815 7 8	£.	24,815 7 8

Examined and found correct.

20 February 1858.

James A. Gabriel, Auditor.

149.—ANGLO AUSTRALIAN AND UNIVERSAL FAMILY LIFE ASSURANCE COMPANY.

Nothing added to what was contained in previous Returns.

150.—EASTERN MARINE INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 1 January 1857 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Balances due by constituents - - - - -	£.1,144	3 4	Capital Account:		
Balances due by agents - - - - -	3,571	4 2	153 shares, at 100 <i>l.</i> per share - - - - -	15,300	- -
			Less, calls in arrear - - - - -	594	- -
Considered bad, £.354. 0. 9., being on houses that have failed, and subject to receipt of possible dividends.					
Bills receivable - - - - -	£.13,127	12 5			
Cash account - - - - -	916	11 2			
	14,044	3 7			
Less,—					
Bills payable - - - - -	£.7,162	6 7			
Due to Messrs. Finlay, Hodgson & Co. - - - - -	5,958	17 1			
	13,121	3 8			
		922 19 11			
Paid total losses in 1857 - - - - -	41,501	11 11			
„ Averages - - - - -	39,049	4 1			
„ Re-insurances - - - - -	4,954	12 2			
„ Returns - - - - -	3,023	3 8			
„ Agents' commission - - - - -	6,800	7 3			
„ Interest - - - - -	554	11 11			
„ Charges - - - - -	1,173	1 10			
	97,056	12 10			
Less,—					
Premiums received in 1857 - - - - -	77,435	10 3			
Balance at credit of profit and loss account, 31 December 1856 - - - - -	9,736	12 5			
At credit of suspense account - - - - -	1,152	7 10			
	88,324	10 6			
		8,732 2 4			
Stock of policy stamps on hand - - - - -		335 10 3			
	£.	14,706 - -		£.	14,706 - -

Examined and found correct,

W. S. Binny,
Rich^d. Smerdon, } Auditors.

Duncan James Kay, } Directors.
James Anderson, }

(4.) BALANCE SHEET from 1 January 1858 to 31 December 1858.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Balances due by constituents - - - - -	£.1,333	8 9	By Premiums received in 1858 - - - - -	£.69,000	1 1
Less, small balances at credit of ditto - - - - -	17	1 8	Less,—		
	1,316	7 1	Returns - - - - -	£.3,982	3 11
„ Balances due by agents abroad - - - - -	6,210	17 2	Re-insurances - - - - -	3,494	8 8
Less, small balances at credit of ditto - - - - -	35	5 5		7,476	12 7
	6,175	11 9		61,523	8 6
„ Cash - - - - -	7,180	19 2	Less,—		
„ Loans on bills of exchange - - - - -	5,000	- -	Total losses - - - - -	20,845	1 3
„ Bills receivable - - - - -	10,325	2 5	Averages - - - - -	12,941	10 7
	22,506	1 7		33,786	11 10
Less, bills payable - - - - -	2,025	8 -		27,736	16 8
	20,480	13 7	Less,—		
„ Policy stamps on hand - - - - -	169	7 8	Charges - - - - -	1,177	4 6
			Interest - - - - -	70	16 4
			Agents' commission - - - - -	4,484	18 11
				5,732	19 9
				22,003	16 11
			„ Balance of profit and loss account, at 31 December 1857 - - - - -	8,732	2 4
			„ Balances due by constituents considered bad, as per last statement £.354 - - - - -	354	- 9
			Less, received account G. Hicks - - - - -	18	6 3
			Now written off - - - - -	335	14 6
				9,067	16 10
			„ Capital, 153 shares, at 100 <i>l.</i> per share - - - - -	15,300	- -
			Less, call paid with interest in 1859 - - - - -	94	- -
				15,206	- -
	£.	28,142 - 1		£.	29,142 - 1

Examined and found correct,*

W. S. Binny,
Rich^d. Smerdon, } Auditors.

Thos. W. L. Mackean, } Directors.
Duncan Jas. Kay, }
James Anderson, }

London, 27 April 1859.

* But we beg to observe, that of the amount stated to be due by Messrs. Gladstone & Co., "Calcutta," as agents, there appears to be a part, 673*l.* 14*s.*, 11*d.* in dispute.

W. S. Binny,
Rich^d. Smerdon, } Auditors.

150.—EASTERN MARINE INSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 1 January 1859 to 31 December 1859.

LIABILITIES.				ASSETS.			
By Premiums received in 1859	-	-	£. s. d. 91,618 12 7	£. s. d.			
Less,—					£. s. d.		£. s. d.
Returns	-	-	£. 1,555 4 3		To Balance due by constituents	-	2,476 10 1
Re-insurances	-	-	3,226 5 7		Less small balances at credit of ditto	-	11 - -
			4,781 9 10				2,465 10 1
Less,—			86,837 2 9		Ditto due by agents abroad	-	5,597 18 1
Total losses	-	-	39,734 14 3		Less small balances at credit of ditto	-	26 18 5
Averages	-	-	15,063 9 1				5,570 19 8
			54,798 3 4	32,038 19 5			
Less, charges, viz.—					„ Cash	-	9,040 2 5
Subscription to Lloyd's English and					„ Loans on bills of exchange	-	5,000 - -
French Register	-	-	£. 121 - -		„ Cost of 20,000 l. Consols	-	19,150 - -
Salaries to directors for 1856-57-58	-	-	450 - -				33,190 2 5
Ditto to auditors	-	-	50 - -		„ Bills receivable	-	15,300 - 5
Law expenses	-	-	62 13 -		„ Less bills payable	-	4,473 18 6
Agency charges, viz.—							10,826 1 11
Surveyors' salaries	-	-	500 - -		„ Policy stamps in hand	-	276 18 2
Surveyors' fees, postage, &c.	-	-	286 1 1				
			1,469 14 1				
Commission to agents	-	-	5,774 - 1	7,243 14 2			
				24,795 5 3			
„ Result of business on 31 December 1859	-	-	- - -				
„ Balance of profit and loss account at 31 December	-	-	12,936 - 1				
1858	-	-	707 13 1	12,228 7 -			
„ Less interest to proprietors for 1858	-	-	- - -	15,306 - -			
				£. 52,329 12 3			£. 52,329 12 3
„ Capital, 153 shares, at 100 l. per share	-	-	- - -				

Examined and found correct,*

W. S. Binny, }
Rich^d. Smerdon, } Auditors.

Thos. W. L. Mackean, }
Duncan Jas. Kay, } Directors.
James Anderson, }

* N. B.—Of the amount, 673l. 14s. 11d., referred to in the last year's audit, as appearing to be due by Messrs. Gladstone, Wyllie & Co., the Calcutta agents, but disputed, there is still an amount of 449l. 5s. 1d. unsettled.

W. S. Binny, }
Rich^d. Smerdon, } Auditors.

(6.) BALANCE SHEET from 1 January 1861 to 31 December 1861.

RECEIPTS.				EXPENDITURE.			
By Premiums received in 1860	-	-	£. s. d. 89,587 2 5	£. s. d.			
Less the following allowances, having been drawn for instead of deducted from remittances, viz.—					£. s. d.		£. s. d.
Manilla agents	-	-	£. 269 19 9		To Balance due by constituents	-	2,333 11 4
Calcutta	-	-	399 18 -		Less a balance at credit	-	1 11 6
			669 17 9				2,331 19 10
Less,—			88,917 4 8		„ Balance by agents	-	9,558 10 11
Returns	-	-	2,325 11 7		Less balances at credit of ditto	-	1,552 7 11
Re-insurances	-	-	2,626 9 -				8,006 3 -
			4,952 - 7		„ Cash in bankers' hands	-	8,655 5 7
Deduct,—			83,965 4 1		„ Bills receivable	-	13,984 8 3
Total losses	-	-	35,222 16 10				22,639 13 10
Averages	-	-	28,737 - 1		Less bills payable	-	5,493 18 7
			63,959 16 11				17,145 15 3
			20,005 7 2		„ Amount invested in 40,000 l. Three per Cent. Consols	-	37,806 5 -
Charges,—					„ Policy and bill stamps on hand	-	204 1 3
Lloyd's, &c. registers	-	-	£. 121 - -				
Directors' fees	-	-	300 - -				
Auditors	-	-	50 - -				
Bill stamps	-	-	102 8 11				
Surveyors' salaries	-	-	560 - -				
Postages and P. E.	-	-	361 12 10				
Bad debts	-	-	256 17 3				
			1,751 19 -				
Agents' commissions	-	-	5,469 3 6	7,221 2 6			
				12,784 4 8			
„ Result of business for 1860	-	-	- - -	37,023 12 3			
„ Balance of profit and loss account, 31 December 1859	-	-	- - -				
Dividends received on Consols	-	-	571 5 -				
Interest received on loans	-	-	374 2 5				
			945 7 5				
Less interest payable to proprietors, 10 May 1860	-	-	765 - -	180 7 5			
				15,506 - -			
„ Capital, 155 shares, at 100 l. per share	-	-	- - -	£. 65,494 4 4			£. 65,494 4 4

Examined and found correct,

W. S. Binny, }
Rich^d. Smerdon, } Auditors.

Duncan Jas. Kay, }
James Anderson, } Directors.

150.—EASTERN MARINE INSURANCE COMPANY—*continued.*

(7.) BALANCE SHEET from 1 January 1861, to 31 December 1861.

R E C E I P T S.				E X P E N D I T U R E.						
	£.	s.	d.	£.	s.	d.		£.	s.	d.
To Balances due from agents abroad - -	9,814	6	9				By Premiums received in 1861 - -	94,463	8	2
- Less balance at credit of Messrs. Turner & Co., Hong Kong - - - -	1,622	15	11	8,191	10	10	- Less returns - £. 2,528	5	8	
							- Re-insurances - -	3,029	8	6
								5,557	14	2
- Less balance due by constituents at home	4,579	7	4					88,905	14	-
- Less balance at credit of constituents at home - - - - -	786	3	6	3,793	3	10	Deduct:			
							Averages - -	24,270	12	4
- Cash in bankers' hands - -	10,699	16	4				Total losses - -	63,815	8	9
- Amount of bills receivable in hand - -	5,896	11	2					88,086	1	1
	16,596	7	6					819	12	11
- Less amount of bills payable - -	9,724	19	8	6,871	7	10	Charges:			
							- Subscription to Lloyd's English and French register - -	110	10	-
- Amount invested in,—							Salary to directors for 1860 - -	300	-	-
35,000 l.—Three per cent. Consols }				40,015	12	6	Salary to auditors for 1860 - -	50	-	-
7,500 l.—New Three per Cents. - }							Law expenses - -	6	13	10
- Policy and bill stamps on hand - - - - -				65	15	-	Bill stamps, &c. -	119	17	1
							By Agency charges, viz.:—			
							Surveyors' salaries, surveyors' fees, postages, &c. &c. -	894	4	1
								1,481	5	-
							Bad debts - -	143	17	5
							- Commission to agents -	5,962	3	6
								7,587	5	11
							- Result of business during 1861 - -	6,767	13	-
							- Balance of profit and loss account at 31st December 1860 - - -	49,988	4	4
							Deduct result of business during 1861, as above - - - - -	6,767	13	-
								43,220	11	4
							- Dividends received in 1861 on Consols	1,014	9	-
							Less,—			
							Interest paid to proprietors in May 1861	765	-	-
							Paid for discount -	32	10	4
								797	10	4
								216	18	9
							- Capital, 155 shares at 100 l. per share - - - - -	15,500	-	-
£.	58,937	10	-				£.	58,937	10	-

Examined and found correct,

W. S. Binny, }
Rich^d. Smerdon, } Auditors.

Thos. W. L. Mackean, }
Duncan James Kay, } Directors.
James Anderson, }

151.—SUN MUTUAL ASSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

152.—ABERYSTWITH MUTUAL SHIP INSURANCE SOCIETY.

PLACE of BUSINESS - - - - - The House of Winifred Evans, No. 7, Custom House-street, Aberystwith.

OBJECTS - - - - - { The Mutual Insurance and Indemnity by the Members of one another against Losses
or Damages insured against, which shall happen to any Ship or Vessel, or shares of
Ships or Vessels belonging to any Member of the Society.

DATE OF COMPLETE REGISTRATION - - - 24th December 1853.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 December 1855, to 31 December 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand, 31 December 1855 - - - -	97	17 -	1856:		
- Deposit and entrance monies received £. s. d. during the year 1856 - - - - 1,321 13 2			5 Jan.	By Rent of office, ending 31 Decem- ber 1855 - - - -	3 - -
- Interest thereon - - - - 32 18 4				- Surveyor's half-year's salary -	20 - -
- Calls received for the year 1855 - - 211 6 8				- Secretary, half-year's salary and expenses - - - -	22 2 -
- Calls due for 1854 - - - - 1 5 6				- Treasurer - - - -	5 7 6
	1,567	3 8		- Directors unpaid - - - -	5 - -
					47 14 6
			12 "	- Owners of the sloop " Mary Lloyd " -	46 7 3
			26 "	- Ditto - - - ditto - -	8 13 -
				- Treasurer deposited more than necessary at his bankers' -	4 13 -
				- Directors' fees - - - -	3 17 6
				- Auditors - - - -	2 2 -
					19 5 10
			1 March	- Owners of the " Exchange " -	70 - -
				- Owners of the " Luna " -	72 8 2
				- Directors' fees - - - -	5 2 6
				- Printer's bill - - - -	6 16 -
				- Surveyor - - - -	9 - -
					154 15 8
			19 "	- Owners of the " Ivor " -	75 17 -
			27 April	- Messenger - - - -	94 3 4
				- " Kohinor " - - - -	35 7 10
				- Directors' fees - - - -	3 12 6
					133 3 8
			19 July	- Secretary, half-year's salary -	20 - -
				- Surveyor - - - -	20 - -
				- Treasurer - - - -	10 - -
				- Owners of the " Anne " -	20 19 6
				- Half-year's rent of office -	3 - -
				- Directors' fees - - - -	3 2 6
				- Printer's bill - - - -	18 8 -
				- Chart - - - -	15 6 -
					78 13 5
			26 Aug.	- Lloyd's register book - -	3 6 2
			27 Dec.	- Owners of the " Aeronian " -	300 - -
				- Secretary, half-year's salary -	22 1 -
				- Surveyor - - - -	20 - -
				- Treasurer - - - -	10 10 -
				- Surveyor to pay sundry expenses -	25 - -
				- Half-year's rent of office -	3 - -
				- Directors' fees - - - -	5 17 6
				- Painter's bill - - - -	2 10 6
					393 5 7
				- Commission in the bank - -	1 4 -
				- Printer's bill - - - -	1 10 6
					2 14 6
					958 3 7
				By Balance in hands of Treasurer, 31 De- cember 1856 - - - -	706 17 1
£.	1,665	- 8			£. 1,665 - 8

We, the undersigned, have examined the above account for the year ending the 31st December 1856, and find the same to be true and correct.

Richard Morris, } Auditors.
John Jones, }
John Evans, } Directors.
John Watkins, }

152.—ABERYSTWITH MUTUAL SHIP INSURANCE SOCIETY—continued.

(2.) BALANCE SHEET from 31 December 1856 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand 31 December 1856 - - -	706	17 1	By Paid—		
„ Deposit and entrance monies received during 1857 -	2,003	6 1	„ Mr. H. Davis, as per bill - - - - -	4	5 9
			„ Auditors' fees - - - - -	2	2 -
			„ Translation of the "Dairymaid's" papers - - - - -	4	14 6
			„ Mr. J. J. Day, for his services - - - - -	£. 2	2 -
			„ Mr. J. Evans, St. David's, for his services - - - - -	1	- -
			„ Expenses attending the "Aeronian" - - - - -	3	2 -
			„ Loss of the "Dairymaid" - - - - -	9	19 8
			„ Portion of the wreck due the owners of the "Aeronian" - - - - -	572	19 6
			„ Returned Mr. J. Doughtan, premium - - - - -	18	3 3
			„ The treasurer - - - - -	1	10 -
			„ Mr. Evan Jones, "Eugenia," ditto - - - - -	-	5 -
			„ Owner of the "Jane" - - - - -	1	4 8
			„ Owner of the "Idea" - - - - -	£. 29	10 11
				36	9 6
			„ Mr. Phillip Williams, as per bill - - - - -	66	- 5
			„ Lloyd's Register Book - - - - -	1	11 5
			„ Administratrix of the late Mr. Evans - - - - -	3	5 -
			„ Owner of the "Earl of Kingston" - - - - -	500	- -
			„ Mr. John Cox, as per bill - - - - -	23	10 -
			„ Owner of the "Feronia" - - - - -	2	13 10
			„ Owner of the "Jane Ellen" - - - - -	£. 85	9 6
				23	12 4
			„ Mr. John Cox, bill - - - - -	109	1 10
			„ Mr. David Jenkins - - - - -	1	18 -
			„ Mr. Phillip Williams - - - - -	-	19 -
			„ Coals and candles for the offices - - - - -	-	9 -
			„ Directors' fees during the year - - - - -	2	- -
			„ Secretary's salary and expenses - - - - -	36	15 -
			„ Surveyor - - ditto - - - - -	55	2 6
			„ Treasurer - - ditto - - - - -	44	10 9
			„ Overplus of last year, divided - - - - -	20	4 6
			„ Commission at the bank - - - - -	179	7 4
				4	3 3
			Balance in hand 31 December 1857 - - - - -	1,668	10 3
				1,183	19 -
				£.	2,852 9 3

We, the undersigned, have examined the foregoing account, and found the same to be correct.

John Jones, }
Richard Morris, } Auditors.

Thomas Jones, Chairman, }
John Watkins, } Directors.

(3.) BALANCE SHEET from 1 January to 31 December 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
1858: To Balance in hand 31 December 1857 - - -	1,183	19 -	8 Jan. - By Paid—		
„ Premiums received during 1858 - - -	2,230	11 1	„ Damage of the "Eleanor" - - - - -	£. 29	18 3
			„ Reward to the master of the "Cornet" - - - - -	5	- -
			„ Directors' fees - - - - -	£. 6	12 6
			„ Auditors for 1857 - - - - -	2	2 -
			„ Reward to Mr. Seth Bolwood - - - - -	5	- -
			„ Damage of the "Jane and Mary" - - - - -	27	5 6
			„ Mr. Richard Williams, five-sixteenth portion "Messenger" - - - - -	41	- -
			„ Directors' fees - - - - -	31	9 10
			„ Returned Mr. J. H. Evans, Pengang, overcharged - - - - -	7	2 -
			„ Mrs. Lewis, eleven-sixteenth portion of the damage of "Messenger" - - - - -	-	5 -
			„ Damage of the "Feronia" - - - - -	69	5 6
			„ Officers' quarter salaries - - - - -	93	11 9
			„ Surveyor's expenses to Swansea - - - - -	£. 27	10 -
			„ Directors' fees - - - - -	4	5 6
			„ New chart - - - - -	7	7 6
				1	12 6
			8 July -		
			„ Half damage of the "Mary Lloyd" - - - - -	£. 33	5 -
			„ Ditto - the "Reform" - - - - -	47	19 3
			„ Officers' quarter salaries - - - - -	27	10 -
			„ Surveyor's expenses - - - - -	13	2 9
			„ Bill for printing - - - - -	-	14 -
			„ Lloyd's Register Book - - - - -	3	5 -
			„ Directors' fees - - - - -	125	16 -
			„ Damage of the "Nymph" - - - - -	5	7 6
			„ Ditto - the "Enterprise" - - - - -	£. 186	1 7
			„ Ditto - the "Clara" - - - - -	47	14 7
			„ Officers' quarter salaries and stamps - - - - -	19	- 4
			„ Surveyor's expenses - - - - -	28	6 7
			„ Coals and candles - - - - -	3	11 9
			„ Returns sheets - - - - -	2	- -
			„ Harbour dues - - - - -	15	8 -
			„ One year and a half rent of offices - - - - -	-	12 -
				9	9 -
			16 Oct. -		
			„ Directors' fees - - - - -	262	11 6
			„ Expenses of surveyor at Milford - - - - -	8	7 6
			„ Portion of the loss of the "Providence" - - - - -	20	- -
			„ Divers, for recovering wreck - - - - -	20	- -
			„ Surveyor's expenses at Milford - - - - -	16	- -
			„ Expenses attending sale of wreck - - - - -	11	16 -
			„ Loss of the "Aeron Vale" - - - - -	5	11 9
			„ Freight of materials from Milford - - - - -	970	- -
			„ Bank cheque book - - - - -	15	- -
			„ Bank commission - - - - -	-	2 1
				4	4 -
			4 Dec. -		
			„ Balance in hand December 1857, which has been returned - - - - -	1,793	4 11
				1,030	10 3
			Balance in hand 31 December 1858 - - - - -	2,013	15 2
				669	17 2
				£.	3,483 12 4

We, the undersigned, have examined the foregoing accounts, and found the same to be correct.

Richard Morris, }
John Jones, } Auditors.

Thomas Jones, }
John Watkins, } Directors.

6 January 1859.

152.—ABERYSTWITH MUTUAL SHIP INSURANCE SOCIETY—*continued.*

(4.) BALANCE SHEET from 1 January 1859 to 1 January 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand 31st December 1858 - - - -	669	17 2	1859. 3 Jan. - By Paid—		
„ Premiums received for the year 1859 - - - -	2,433	13 -	„ Secretary's quarter salary, and for stamps -	£. 14	11 1
„ First call paid for 1858, less bad debt, 1 <i>l.</i> 16 <i>s.</i> 2 <i>d.</i> -	1,582	5 2	„ Surveyor's expenses to the "Ontario" -	7	19 4
„ Second call paid for 1858, less bad debt, 1 <i>l.</i> 13 <i>s.</i> 9 <i>d.</i> -	1,476	1 7	„ Surveyor's salary and expenses -	10	9 3
„ Interest at the National Provincial Bank £. 8 3 7			„ Captain Jenkins for services -	-	10 -
„ Interest at the North and South Wales Bank - - - - - 11 18 5			„ Treasurer for quarter's salary and for stamps -	5	18 3
	20	2 -	„ Owners of the "Providence," loss -	-	-
„ Amounts returned by the Surveyor at different periods -	36	8 7	„ Directors' fees -	£. 9	2 6
„ Proceeds of the sale of the materials of the "Providence" and the "Catherine and Jane" - - - -	155	10 2	„ Auditors' fees -	2	2 -
„ Proceeds of the sale of the "Lima" - - - -	107	13 10	„ Mr. David Jenkins, printer -	1	-
			„ Surveyor's expenses -	10	-
			„ Use of Town Hall -	-	5 -
			„ Captain D. Williams, for his services at Cardiff -	3	-
			20 „ - „ Owners of the "John and Edward" -	-	-
			7 Feb. - „ Surveyor's expenses -	-	-
			„ Owners of the "Margaret Ann" -	-	-
			„ Owners of the "Messenger" -	-	-
			12 „ - „ Owner of the "Gratitude" -	-	-
			„ Owner of the "Eagle" -	£. 14	6 2
			„ Freight per "John and Anne" -	1	18 8
			„ Master of the "Catherine and Jane," for services -	2	12 6
			„ Directors' fees -	7	12 6
			„ Treasurer, being amount deposited more than necessary -	1	2 11
			„ Thomas Doughton, services at Holyhead -	-	14 -
			8 Mar. - „ Owners of the "Earl of Kingston" -	-	-
			„ Surveyor's expenses -	-	-
			„ Owners of the "Ada Letitia" -	-	-
			6 April „ Owners of the "Wyne Maid" -	-	-
			„ Owners of the "Ontario" -	£. 149	15 10
			„ Owners of the "Mariner" -	71	7 8
			„ Owners of the "Herald" -	28	7 11
			„ Printer's bill -	6	18 5
			„ Mr. R. Seltz, 10 <i>s.</i> , Mr. B. Williams, 4 <i>s.</i> 6 <i>d.</i> -	-	14 6
			„ Officers' quarter salaries -	30	-
			„ Directors' fees -	6	12 6
			„ Surveyor's expenses -	5	-
			4 May - „ Directors' fees -	-	-
			„ Surveyor's expenses to "Oenæs" -	-	-
			8 July - „ Owner of the "Messenger" -	£. 53	11 -
			„ Officers' salaries -	30	-
			„ Directors' fees -	6	17 6
			18 „ - „ Owners of the "Camden" -	-	-
			21 „ - „ Directors' fees -	-	-
			1 Aug. - „ Lloyd's register book -	-	-
			„ Directors' fees -	-	-
			„ Freight paid from "Cemlyn" -	-	-
			12 Sept. „ Owners of the "Lima" -	-	-
			30 „ - „ Officers' salaries -	£. 30	-
			„ Coals and lights -	2	-
			„ Director's fees -	5	12 6
			„ Cash advanced surveyor -	£. 13	2 6
			„ Printer's bill -	1	12 6
			„ Removing materials -	-	2 -
			„ Mr. D. Williams, to visit Newquay -	5	-
			21 Nov. - „ Assistance to the "Mary Jane" -	£. 4	-
			„ Cash advanced Mr. D. Williams -	30	-
			„ Car hire -	-	7 6
			„ Assistance in pumping "Mary Jane" -	-	5 -
			22 Dec. - „ Owners of the "Margaret Evans" -	£. 46	5 4
			„ Owners of the "Philanthropist" -	23	3 2
			„ Balance due Mr. D. Williams -	13	1 2
			„ Directors' fees -	5	17 6
			„ Storage of materials -	-	-
			„ Cartage -	-	9 -
			„ Publishing auction -	-	1 -
			„ Freights paid -	-	5 -
			„ Discharging the "Mary Jane" -	-	3 -
			„ Shipwright labourer at "Mary Jane" -	-	1 6
			29 Dec. - „ Owners of the "Jane Morgan" -	£. 50	9 7
			„ Printer's bill -	8	16 6
			„ Messrs. A. Double & Co. -	-	15 10
			„ Surveyor's expenses -	10	-
			„ Treasurer's quarter salary, &c. -	10	6 6
			„ Secretary's quarter salary, &c. -	14	9 8
			„ Surveyor's quarter salary, &c. -	10	-
			„ Commission at the bank -	-	-
			„ Rent of office -	-	3 3 -
			„ Harbour dues -	-	10 2
			„ Loss of the "Catherine and Jane" -	-	700 -
			„ Balance due the society -	-	1,063 18 7
£.	6,481	11 6	£.	6,481	11 6

We, the undersigned have this day examined the foregoing accounts, and find the same to be correct.

Aberystwith, }
5 January 1860. }Richard Morris, }
John Jones, } Auditors.Thomas Jones, Chairman.
Griffith Thomas.

152.—ABERYSTWITH MUTUAL SHIP INSURANCE SOCIETY—continued.

(5.) BALANCE SHEET from 1 January to 31 December 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand, 31st December 1859 -	-	-	By Payments brought forward -	-	5,776 15 -
- Premiums received during 1860 -	-	-			
- First call for 1859 (less unpaid) £. 3 10 11	-	-			
- Ditto - ditto - (error) - 1 18 9	-	-			
	1,168	19 2			
- Second call for 1859 (less un-			- Balance due to the society -	-	16 16 6½
paid) - 10 5 -					
- Ditto - ditto - (error) - 3 15 -					
	769	14 2			
- Materials sold, viz. :—					
“Lark” - - - - - £. 6 11 8					
“Comet” - - - - - 16 5 6					
“Druid” - - - - - 27 14 11					
“Island Maid” - - - - - 111 15 2					
- Mast of the “Morning Star” -	-	12 6			
- Cash received from the surveyor -	-	6 11			
- Ditto - ditto - - - - - 2 1 3					
- Materials of the “Morning Star” -	-	5 -			
- Chain of the “Mary Jane” -	-	4 15 -			
- Interest at the National Provincial Bank -	-	8 1 11			
- Interest at the North and South Wales Bank -	-	10 6 8			
	£.	5,793 11 6½		£.	5,793 11 6½

We, the undersigned, have examined the foregoing account, and find the same to be correct.

Thomas Jones,
John Davies,

John Jones,
Richard Morris, } Auditors.

(6.) BALANCE SHEET from 31 December 1860 to 31 December 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in hand, 31st December 1860 -	-	16 16 6½	By brought forward from the cash book -	-	6,237 14 3
- Premiums received during the year 1861 -	-	2,758 10 9			
- Calls received for the year 1860 -	-	1,249 18 7			
- Ditto - ditto - 1861 -	-	1,761 6 11			
- Balance of calls of 1859, received since the last audit -	-	10 7 9	- Balance due the society -	-	117 - 5½
- Goods saved from the “Echo” -	-	32 7 11			
- Returned by the owners of the “Jane” -	-	32 5 -			
- Proceeds of sale of the “Alma,” less salvage -	-	119 10 -			
- Cash from sale of “Ada Letitia” -	-	224 6 8			
- Returned by the owner of the schooner “Alice” -	-	20 - -			
- “Jane and Mary’s” boat -	-	- 15 -			
- Sale of “Lena” -	-	99 - 9			
- Interest at the bank -	-	29 8 10			
	£.	6,354 14 8½		£.	6,354 14 8½

We, the undersigned, have examined the foregoing accounts, and find the same to be correct.

7 January 1862.

John Jones,
Richard Morris, } Auditors.

Thomas Jones,
John Watkins, } Directors.

153.—CAXTON LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

154.—ECLIPSE LIFE AND FIRE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

155.—BRITON LIFE ASSOCIATION (NOW CALLED THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION).

PLACE OF BUSINESS - - - - - 36a, Moorgate-street, in the City of London.

OBJECTS - - - - - { The granting or effecting Insurances on the Lives of any Person or Persons, and generally the carrying on the Business of a Life Insurance Company.

DATE OF COMPLETE REGISTRATION - - 17th February 1854.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET for the Year ending 30th November 1856.

INCOME ACCOUNT.

RECEIPTS.		EXPENDITURE.	
To Life premiums :	£. s. d.	By Claims paid - - - - -	£. s. d.
Life policies, new - - - £. 3,337 13 8		- Annuities paid - - - - -	825 - -
Life policies renewals - - - 1,140 11 4		- Dividends and interest - - - - -	259 3 1
	4,478 5 -	- Auditors' fees - - - - -	10 10 -
- Interest received - - - - -	11 7 4	- Re-assurances - - - - -	667 - 10
- Renewal fines - - - - -	- 10 -	- Current Expenditure, viz :	
		Agency and travelling expenses - £. 251 12 8	
		Printing and stationery - - - 159 18 4	
		Rent and taxes - - - - - 178 10 5	
		Advertisements - - - - - 94 18 10	
		Office expenses, including petty cash, postages, carriage of parcels, and house charges - - - 113 18 4	
		Law charges - - - - - 162 2 1	
		Salaries and wages - - - - - 495 19 -	
		Commission - - - - - 234 14 5	
		Medical fees - - - - - 130 17 10	
		Policy stamps - - - - - 47 1 -	
		Registration fees - - - - - 2 6 6	
			1,871 19 5
		By Balance, being excess of Income over Expenditure, carried thus :	3,673 13 4
		To preliminary expenses in reduction thereof, being one-tenth of the entire sum - - - 307 4 6	
		Reserve fund - - - - - 509 4 6	
			816 9 -
£.	4,490 2 4	£.	4,490 2 4

E. James Oliver, } Directors.
F. C. Sharpe, }

CAPITAL ACCOUNT.

LIABILITIES.		ASSETS.	
To Present value of the sums assured by the association, to the 29th November 1856, as per actuary's valuation -	£. s. d.	By Present value of the premiums payable on policies in force at the 29th November 1856, as per actuary's valuation - - - - -	£. s. d.
- Capital stock - - - - -	53,592 7 4	- Preliminary expenses, cost of founding the association, including solicitor's charges, actuary's tables, travelling expenses, &c. &c. to extend over a period of 10 years - - - £. 3,072 5 10	69,730 12 -
- Annuity purchase-money - - - - -	54,500 - -	- Less one-tenth written off this year - 307 4 6	
- Deposits - - - - -	285 - -		2,765 1 4
- Reserve fund, being the excess of income over expenditure to 1855 £. 1,106 11 5		- Uncalled capital - - - - -	50,807 10 -
- Reserve fund, being the excess of income over expenditure to 1856 509 4 6		- Loans to policy holders - - - - -	1,965 2 11
	1,615 15 11	- Lease of house and furniture - - - - -	483 - 10
- Balance of actuary's valuation - - 16,138 4 8		- Balances, viz. :	
- Balance in favour of the association - - - - 17,754 - 7		Premiums due - - - - - £. 1,022 6 8	
£.	129,630 2 11	In agent's hands - - - - - 1,111 1 3	
		Cash at bankers - - - - - 1,718 9 9	
		In secretary's hands - - - - - 26 18 2	
			3,878 15 10
		£.	129,630 2 11

We have duly examined the several books and vouchers relative to the above account, and have much pleasure in reporting the same to be correct.

Henry Alcock, }
William Brooks, } Auditors.
Luke R. Bartrum, }
J. Pike, }

B. Weston Wells, Chairman.
John Messent, Secretary.

155.—BRITON MEDICAL AND GENERAL LIFE ASSOCIATION—continued.

(2.) BALANCE SHEET from 1 December 1856 to 30 November 1857.

INCOME ACCOUNT.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Life Premiums Account:—			By Claims on policies - - - -	£. 3,682	10 -
New premiums - - - -	£. 6,665	10 8	- Less amount re-assured - - - -	1,900	- -
Renewal premiums - - - -	3,078	10 -	- Surrender of policies - - - -	- - -	- -
Extra premiums - - - -	33	6 9	- Annuities paid - - - -	- - -	- -
	9,777	7 5	- Re-assurance - - - -	- - -	- -
- Interest received - - - -	92	2 6	- Dividends and interest - - - -	- - -	- -
- Discount on claims paid - - - -	- 16	8	- Directors' fees (as per vote of annual meet- ing) - - - -	300	- -
- Transfer fees - - - -	- 1	-	- Auditors' fees - - - ditto - - - -	21	- -
- Loan guarantee fund - - - -	8	11 6	- Policy stamps - - - -	- - -	- -
- Inquiry fees - - - -	3	3 -	- Agency expenses, including salaries of district managers, travelling expenses, &c. - - - -	- - -	- -
	11	14 6	- Current expenditure, viz.—		
			Printing and stationery - - - -	£. 393	19 9
			Rent and taxes, chief and branch offices - - - -	377	9 8
			Advertisements - - - -	87	16 7
			Office expenses - - - -	183	13 3
			Law charges - - - -	135	8 1
			Salaries and wages (chief and branch offices) - - - -	958	6 5
			Commission (less received on re-as- surance) - - - -	790	13 1
			Medical fees - - - -	614	19 -
			Extra assistance - - - -	25	12 -
			Postages - - - -	85	16 10
			Carriage of parcels - - - -	30	15 7
				3,689	10 3
			By Balance, being excess of Income over Expenditure :		
			Carried thus—		
			To preliminary expenses in reduc- tion thereof, being the second tenth part written off - - - -	307	4 6
			Reserve fund - - - -	928	3 9
				1,235	8 3
£.	9,882	2 1	£.	9,882	2 1

B. Weston Wells, }
Wm. Manton, } Directors.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
To Capital stock - - - -	76,700	- -	By Brunswick Life Assurance Society - - - -	4,087	7 1
- Annuity purchase-money - - - -	1,290	- -	- Preliminary expenses, balance of, consisting of found- ing the Association, including solicitor's charges, actuary's tables, &c. to extend over a period of ten years - - - -	£. 2,765	1 4
- Deposits - - - -	9,767	5 -	Less second tenth part written off - - - -	307	4 6
- Instalments on loans - - - -	1,554	17 1		2,457	16 10
- Life losses in course of payment - - - -	250	- -	- Extension expenses, branch offices, &c. - - - -	1,900	- -
Reserve fund - - - -	£. 1,330	8 10	- Uncalled capital - - - -	69,358	7 4
Ditto - added this year - - - -	928	3 9	- Loans to policy holders - - - -	7,909	- 11
	2,258	12 7	- Lease of house and furniture at chief and branch offices - - - -	624	6 10
			- Balances, viz.—		
			Premiums due - - - -	£. 1,480	15 11
			In agents' hands - - - -	2,158	17 2
			Cash at Bankers - - - -	1,890	10 5
			Ditto in secretary's hands - - - -	9	1 5
			Policy stamps in hand - - - -	4	10 9
£.	91,820	14 8		5,483	15 8
			£.	91,820	14 8

We have duly examined the several books and vouchers relative to the above account, and have much pleasure in reporting the same to be correct.

Henry Alcock, }
William Brooks, } Auditors.
Luke R. Bartrum, }
J. Pike, }

B. Weston Wells, Chairman.
John Messent, Secretary.

2 January 1858.

155.—BRITON MEDICAL AND GENERAL LIFE ASSOCIATION—continued.

(4.) BALANCE SHEET from 1 December 1858 to 30 November 1859.

INCOME ACCOUNT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Life Premium Account, viz.:	£.	s. d.	By Claims paid - - - - -	2,050	- -
- New premiums - - - - -	9,362	4 -	- Surrender of policies - - - - -	37	3 3
- Renewal premiums - - - - -	12,547	1 2	- Claims ascertained, but not due - - - - -	800	- -
- Extra premiums - - - - -	119	5 9	- Annuities paid - - - - -	405	15 -
- Interest received - - - - -	390	5 10	- Re-assurance - - - - -	-	- -
- Loan guarantee fund, discount on claims paid in advance, &c. - - - - -	7	7 4	- Dividends and interest - - - - -	-	- -
			- Directors' fees (as per vote) - - - - -	-	- -
	22,028	10 11	- Auditors' fees - ditto - - - - -	-	- -
			- Policy stamps - - - - -	-	- -
			- Commission - - - - -	-	- -
			- Medical fees - - - - -	-	- -
			- Agency expenses, being expenses connected with the appointment of new agents, the enumeration of branch managers, agents, postage, and other charges incidental to the founding and supervision of agencies - - - - -	-	- -
	397	13 2	By Current Expenditure, viz:		
			- Rent, taxes, and fire insurance, chief and branch offices - - - - -	461	- 11
			- Salaries and wages - - - - -	1,685	16 6
			- Printing and stationery - - - - -	410	10 1
			- Advertisements - - - - -	150	19 9
			- Office expenses, repairs, coals, registration fees, &c. - - - - -	279	10 -
			- Solicitors' charges - - - - -	167	5 5
			- Postages - - - - -	105	7 10
			- Carriage of parcels - - - - -	30	12 4
			- Travelling expenses, and expenses of public meetings, &c. - - - - -	630	5 1
			- Balance in favour of the association - - - - -	-	- -
			Carried thus,—		
			To preliminary expenses in reduction thereof - - - - -	500	- -
			Brunswick Life Office Account in reduction thereof - - - - -	500	- -
			Reserve fund - - - - -	5,646	11 3
£.	22,426	4 1	£.	22,426	4 1

CAPITAL ACCOUNT.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital stock - - - - -	86,150	- -	By Preliminary expenses - - - - -	4,757	16 10
- Annuity purchase-money - - - - -	3,000	6 -	- Less written off this year - - - - -	500	- -
- Deposits - - - - -	5,953	18 4			
- Claims ascertained, but not paid, as per contra - - - - -	800	- -	- Dividends in advance, half-year to May last - - - - -	-	- -
- Reserve fund - - - - -	8,775	1 2	- Brunswick Life Assurance Society,—		
			Balance of this account - - - - -	4,155	12 1
			Less written off this year - - - - -	500	- -
			- Uncalled capital - - - - -	-	- -
			- Assets:—		
			Lease of house and furniture - - - - -	794	4 -
			Premiums due - - - - -	3,253	13 8
			Loans to policy holders - - - - -	5,249	18 11
			Other securities - - - - -	217	4 6
			Invested in Exchequer bills - - - - -	2,571	11 3
			Balance at branch offices and in agents' hands, £4,986 14 5		
			Less set aside to meet bad or doubtful debts 200 - - -		
				4,786	14 5
			- Cash at bankers' in hand - - - - -	2,410	14 6
			- Stamps in hand - - - - -	4	2 3
£.	104,679	5 6	£.	104,679	5 6

Having duly examined the several books and vouchers relative to the above accounts, we have much pleasure in reporting the same to be correct.

Dated 30 December 1859.

Henry Alcock,
J. R. Bartrum,
W. Brooks,
J. Pike,
} Auditors.
Francis Webb, Chairman.
John Messent, Secretary.
Wm. Manton,
John Wyman, } Directors.

155.—BRITON MEDICAL AND GENERAL LIFE ASSOCIATION—continued.

(5.) BALANCE SHEET from 1 December 1859 to 31 December 1860.

INCOME ACCOUNT.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Life Premium Account, viz.:	£.	s. d.	By Claims paid - - - - -	6,045	2 6
- New premiums - - - - -	10,009	3 2	- Less, received from re-assurances - - -	950	- -
- Renewal premiums - - - - -	19,805	15 5		5,095	2 6
- Extra premiums - - - - -	190	9 11	- Claims ascertained, but not due - - -	1,050	- -
					6,145 2 6
	30,005	8 6	- Surrender of policies - - - - -	- - -	52 8 8
- Interest on investments - - - - -	537	10 5	- Annuities paid - - - - -	- - -	491 - 4
- Loan guarantee fund - - - - -	58	3 6	- Re-assurance - - - - -	- - -	877 5 10
- Balance of inquiry fee account - - - - -	12	12 11	- Dividends and interest - - - - -	- - -	711 5 1
			- Directors' fees (as per vote) - - - - -	- - -	500 - -
			- Auditors' fees (as per vote) - - - - -	- - -	31 10 -
			- Policy stamps - - - - -	- - -	185 13 6
			- Commission - - - - -	- - -	2,567 2 3
			- Medical fees - - - - -	- - -	1,407 6 -
			- Agency expenses, being expenses connected with the appointment of new agents, the remuneration of branch managers, agents, postage and other charges incidental to the founding and supervision of agencies		2,755 17 -
			By Current Expenditure, viz.:	£.	s. d.
			- Registration fees - - - - -	3	15 6
			- Rent, taxes, and fire insurance, chief and branch offices - - - - -	551	4 10
			- Salaries and wages - - - - -	1,841	16 1
			- Printing and stationery - - - - -	481	3 5
			- Advertisements - - - - -	192	9 11
			- Office expenses, repairs, coals, &c. - - - - -	256	17 4
			- Solicitor's charges - - - - -	132	7 2
			- Postage and carriage of parcels - - - - -	156	4 10
			- Travelling expenses, and expenses of public meetings - - - - -	639	16 2
					4,255 15 -
			By Balance in favour of the Association, carried thus:—		
			To preliminary expenses in reduction thereof - - - - -	500	- -
			Brunswick Life Office Account, ditto - - - - -	500	- -
			Reserve fund - - - - -	9,533	8 11
					10,533 8 11
£.	30,613	15 4	£.	30,613	15 4

(signed) J. Wyman, }
Wm. Martin, } Directors.

CAPITAL ACCOUNT.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Value of sums assured (1859) - - - - -	288,598	2 6	By Value of premiums (1859) - - - - -	351,520	5 1
- Capital subscribed - - - - -	£. 95,850	- -	- Preliminary expenses - - - - -	4,257	16 10
- Capital uncalled - - - - -	85,968	7 4	- Less, written off this year - - - - -	500	- -
					3,757 16 10
- Amount paid up - - - - -	9,881	12 8	- Half-year's dividend to May 1860, paid in advance - - -		221 19 -
- Annuity purchase money - - - - -	3,125	6 -	- Brunswick Life Assurance Society, balance of this account - - - - -	3,655	12 1
- Deposits - - - - -	2,929	12 11	- Less, written off this year - - - - -	500	- -
- Claims ascertained, but not due (as per contra) - - -	1,050	- -			3,155 12 1
- Instalments on loans - - - - -	1,222	10 2	- Lease of house and furniture, chief and branch offices - -		863 12 10
- Outstanding accounts - - - - -	100	- -	- Premiums due - - - - -		3,839 8 11
- Balance in favour of the association, less cost of bonus and proprietors' share thereof - - - - -	£. 70,877	6 6	- Loans to policy holders bonds, and other securities - -		8,877 14 3
- Added this year, as per income account - - - - -	9,533	8 11	- Balance at branch offices, and in agents' hands - - - - -	4,848	9 3
			- Less, set aside to meet bad and doubtful debts - - - - -	200	- -
	80,410	15 5			4,648 9 3
			- Stamps in hand - - - - -		10 18 3
			- Invested in Exchequer bills - - - - -		5,180 13 2
			- Union Bank of London, on deposit - - - - -		2,000 - -
			- Cash at bankers', and in hand - - - - -		3,241 10 -
£.	387,317	19 8	£.	387,317	19 8

Having duly examined the several books and vouchers relative to the above account, we have much pleasure in reporting the same to be correct.

Henry Alcock, }
William Brooks, } Auditors.
Luke R. Bartrum, }
J. Pike, }

Dated 22 February 1861.

Francis Webb, Chairman.
John Messent, Secretary.

155.—BRITON MEDICAL AND GENERAL LIFE ASSOCIATION—continued.

(6.) BALANCE SHEET from 1 January to 31 December 1861.

INCOME ACCOUNT.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Life premium account - - - - -	35,044	6	3	By Claims paid - - - - -	6,348	13	1
- Interest on investments - - - - -	772	9	3	Less received from re-assurances - -	100	-	-
- Loan Guarantee Fund - - - - -	58	16	4		6,248	13	1
- Renewal fines - - - - -	3	16	-	- Claims admitted, but not due - -	850	-	-
- Discount on claims paid in advance - - - -	3	13	5	- Surrender of policies - - - - -	-	-	-
				- Annuities paid - - - - -	-	-	-
				- Re-assurances - - - - -	-	-	-
				- Dividends and interest - - - - -	-	-	-
				- Directors' fees (as per vote) - - - -	-	-	-
				- Auditors' fees (ditto) - - - - -	-	-	-
				- Policy stamps - - - - -	-	-	-
				- Commission - - - - -	-	-	-
				- Commission to agents' widows - - - -	-	-	-
				- Medical fees - - - - -	-	-	-
				- Agency expenses (being expenses connected with the ap- pointment of new agents, the remuneration of branch managers, agents, postage, and other charges inci- dental to the founding and supervision of agencies) -	-	-	-
				- Current Expenditure, viz. :—			
				Actuary's fees - - - - -	28	7	-
				Registration fees - - - - -	1	2	6
				Rent, taxes, and fire insurance (chief and branch offices) - - - - -	544	17	1
				Salaries and wages - - - - -	1,806	4	7
				Printing and stationery - - - - -	400	17	8
				Advertisements - - - - -	429	14	5
				Office expenses, repairs, and coals, &c. - - - - -	279	-	7
				Solicitors' charges - - - - -	78	13	6
				Postage and carriage of parcels - -	186	6	9
				Travelling expenses and expenses of public meetings - - - - -	588	5	6
				Extra assistance - - - - -	10	17	6
				Inquiry fees - - - - -	28	9	3
				- Balance carried thus :—			
				To preliminary expenses in reduc- tion thereof - - - - -	500	-	-
				Brunswick Life Office account, ditto	500	-	-
				Reserve Fund - - - - -	13,204	14	6
£.	35,883	1	3				
					£.	35,883	1 3

Francis Webb, }
E. James Oliver, } Directors.

CAPITAL ACCOUNT.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
To Value of sums assured (1859) - - - - -	288,598	2	6	By Value of premiums (1859) - - - - -	351,520	5	1
Capital subscribed - - - - - £. 97,200 - -				- Preliminary expenses - - - - - £. 3,757 16 10			
Ditto uncalled - - - - - 87,058 7 4				Less written off this year - - - - - 500 - -			
- Amount paid up - - - - -	10,141	12	8		3,257	16	10
- Annuity purchase-money - - - - -	3,090	6	-	- Half-year's dividend to May 1861, paid in advance - -	251	12	1
- Deposits - - - - -	2,509	12	11	- Brunswick Life Assurance Society :—			
- Claims admitted but not due, as per contra - -	850	-	-	Balance of this account - - - - - 3,155 12 1			
- Instalments on loans - - - - -	2,917	12	-	Less written off this year - - - - - 500 - -			
- Outstanding accounts - - - - -	56	19	7		2,655	12	1
- Balance in favour of the Association :—				- Lease of house and furniture (chief office and branches) -	888	17	9
Less cost of bonus and proprietors' share thereof - - - - - £. 78,901 15 10				- Premiums due - - - - -	3,847	1	7
Added this year, as per Income Account - - - - - 13,204 14 6				- Loans to policy-holders, bonds, and other securities -	17,689	9	5
	92,106	10	4	- Balance at branch offices, and in agents' hands - -	6,413	-	5
£.	400,270	16	-	- Invested in Exchequer Bills - - - - -	5,111	15	8
				- Consolidated Three per Cents. (5,000 l.) - - - - -	4,565	-	-
				- East India Railway Debentures - - - - -	2,034	10	6
				- Cash at bankers - - - - -	2,013	18	4
				- Cash in secretary's hands - - - - -	18	11	3
				- Stamps in hand - - - - -	3	5	-
				£.	400,270	16	-

Having examined the several books and vouchers relative to the above account, we have much pleasure in reporting the same to be correct.

Henry Alcock, }
William Brooks, } Auditors.
Luke R. Bartrum, }
John Pike, }
Francis Webb, Chairman.
John Messent, Secretary.

26 February 1862.

156.—GENERAL INDEMNITY INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

157.—TIMES FIRE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

158.—PARENTAL ENDOWMENT ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

159.—ACCUMULATIVE LIFE FUND AND GENERAL ASSURANCE
COMPANY.

Nothing added to what was contained in the previous Returns.

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 126, Chancery-lane.

OBJECTS - - - - - { For effecting Fire and Life Insurances, the granting of Annuities for Terms
of Years, or for Life or Lives, and carrying on all other the Business of a
Fire and Life Insurance Office.

DATE OF COMPLETE REGISTRATION - - 1st April 1854.

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

ACCOUNTS REGISTERED since the RETURN of the 28th April 1856.

Dr.		(1.) BALANCE SHEET from 1 October 1855 to 30 September 1856.				Cr.	
CAPITAL.		£.	s.	d.	£.	s.	d.
To Balance from last year's account - - - -		44,707	4	-			
- First call of 10s. per share on 10,695 shares - - - -	5,347	10	-	-			
- Premiums received on the allotment of shares - - - -	13	15	-	-			
- Interest on investments - - - -	1,559	19	11	-			
- Fees on the transfer of shares - - - -	7	15	-	-			
		6,928	19	11			
FIRE DEPARTMENT.		£.	s.	d.	£.	s.	d.
To New premiums received in respect of 2,061, policies insuring 1,170,151 l. -		1,417	4	3			
- Renewal premiums - - - -	2,054	9	-	-			
- Policies and stamps - - - -	72	16	9	-			
- Discount on duty from Government - -	167	16	11	-			
- Incidental receipts, being commission on re-assurances - - - -	30	16	2	-			
		3,743	3	1			
- Duty - - - - -	4,033	8	5	-			
LIFE DEPARTMENT.		£.	s.	d.	£.	s.	d.
To New premiums received in respect of 261 policies, insuring 122,975 l. -		3,213	18	11			
- Renewal premiums - - - -	4,873	7	1	-			
- Incidental receipts, being commission on re-assurances - - - -	68	19	9	-			
		8,156	5	9			
		£.	67,569	1 2			
FIRE DEPARTMENT SOLELY.		£.	s.	d.	£.	s.	d.
By Re-assurances - - - - -		247	10	11			
- Surveyor's fees - - - - -	10	9	-	-			
- Commission and discount allowed on duty - - - - -	494	4	7	-			
- Agents' charges - - - - -	39	1	2	-			
- Policy stamps - - - - -	118	-	-	-			
		909	5	8			
- Duty paid to Government - - - - -	3,560	18	1	-			
- Claims - - - - -	1,167	4	10	-			
LIFE DEPARTMENT SOLELY.		£.	s.	d.	£.	s.	d.
By Re-assurances - - - - -		977	12	10			
- Commission - - - - -	507	2	5	-			
- Medical fees - - - - -	298	16	9	-			
- Agents' charges - - - - -	6	9	9	-			
- Policy stamps - - - - -	63	16	6	-			
		1,853	18	3			
- Claims - - - - -	3,301	9	4	-			
CURRENT EXPENSES divisible between the FIRE and LIFE DEPARTMENTS, according to the Deed of Settlement.		£.	s.	d.	£.	s.	d.
By Directors' and auditors' fees - - - -		777	-	-			
- Law charges - - - - -	41	16	8	-			
- Counsel's fees, stamps, &c. - - - -	13	19	2	-			
- Agency extension, advertisements, stationery, printing, &c. - - - -	1,177	5	2	-			
- Postages and parcels - - - - -	175	7	3	-			
- Salaries - - - - -	1,071	9	9	-			
- Rent, taxes, gas, &c. - - - - -	428	9	2	-			
- Miscellaneous charges - - - - -	49	4	11	-			
		£.	3,734	12 1			
Viz. :—Life Department, two-thirds - - - -		2,489	14	9			
Fire Department, one-third - - - - -		1,244	17	4			
By interest paid to shareholders on capital - - - -		1,553	9	11			
INVESTMENTS, BANKERS' BALANCES, &c.		£.	s.	d.	£.	s.	d.
By Capital invested in adapting premises leased in Pall Mall to the purposes of insurance business (including fixtures and fittings) - - - - -		372	15	2			
- Office furniture - - - - -	299	5	11	-			
- Loans on mortgage securities - - - -	21,636	8	4	-			
- Cash invested in the purchase of life policies in other offices - - - -	300	-	-	-			
- Purchase of Government stock (Consols and Reduced Three per Cents) - - - -	20,375	-	-	-			
- Cash invested on deposit receipt with the Union and London Joint Stock Banks - - - - -	3,900	-	-	-			
- Balance at banker's - - - - -	1,516	9	5	-			
- „ in agents' hands - - - - -	3,049	17	5	-			
- „ with secretary - - - - -	38	6	9	-			
		51,488	3	-			
		£.	67,569	1 2			

We have examined and compared the entries in the account-books of the above Company from the 1st October 1855 to the 30th September 1856, and found them to correspond with each other and with the vouchers; and we certify that the above balance-sheet is correct. Dated this 6th day of November 1856.

Francis Worsley, } Auditors.
Isaac Wiseman, }

William Foster, } Directors.
Edward Slaughter, }
Erasmus Wilson, }

Frank McGedy, Secretary.

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

Dr.	(2.) BALANCE SHEET from 1 October 1856 to 30 September 1857.			Cr.			
CAPITAL:			£. s. d.	FIRE DEPARTMENT SOLELY:			£. s. d.
To Balance from last year's account	-	-	-	51,488	3	-	
- First call of 10s. per share on 5,536 shares, being the residue of unallotted shares	-	-	-				
	£.	s.	d.				
	2,768	-	-				
- Interest on investments	-	-	-	1,851	7	5	
- Fees on the transfer of shares	-	-	-	5	15	6	
- Profit on sale and repurchase of Consols	61	4	10				
				4,686	7	9	
FIRE DEPARTMENT:				LIFE DEPARTMENT SOLELY:			
To New premiums received in respect of 2,102 policies, insuring 1,093,616 l. (including amount paid for policy stamps)	1,369	19	9	- Re-insurances	-	-	1,274 8 1
- Renewal premiums	-	-	-	- Commission	-	-	701 7 5
- Discount on duty from Government	-	211	12 1	- Medical fees	-	-	290 3 6
- Commission on re-insurances	-	-	-	- Agents' charges	-	-	8 6 8
- Duty	-	-	-	- Policy stamps	-	-	58 9 -
				- Payment for surrender of policy	-	-	5 12 8
				- Annuity paid	-	-	15 - -
							2,353 7 4
				- Claims	-	-	1,570 - -
LIFE DEPARTMENT:				CURRENT EXPENSES divisible between the FIRE and LIFE DEPARTMENTS, according to the Deed of Settlement.			
To New premiums received in respect of 213 policies, insuring 116,755 l.	3,321	3	5		£.	s.	d.
- Renewal premiums	-	-	-	By Directors' and auditors' fees	-	-	408 11 -
- Commission on re-insurances	-	89	9 5	- Payment to Mr. Tyrrel, City solicitor, for lease	-	-	16 14 10
- Premiums for annuities	-	-	-	- Law charges	-	-	14 9 2
				- Counsel's fees, stamps, &c.	-	-	23 4 -
				- Payment to solicitor for special services (by order of Board)	-	-	100 - -
				- Advertisements	-	-	128 18 -
				- Agency extension	-	-	172 10 -
				- Printing, stationery, account-books, &c.	-	-	340 18 8
				- Postages and parcels	-	-	107 8 7
				- Salaries	-	-	1,098 15 8
				- Rent, taxes, gas, &c.	-	-	362 15 -
				- Income-tax	-	-	71 17 1
				- Miscellaneous charges	-	-	31 3 4
							£. 2,877 5 4
					£.	s.	d.
				Viz.:—Life Department, two-thirds	1,918	3	7
				„ Fire Department, one-third	959	1	9
							2,877 5 4
				By Interest paid to shareholders on capital	-	-	-
							2,010 4 6
INVESTMENTS, BANKER'S BALANCES, &c.:				By Capital invested in the building, No. 126, Chancery-lane (including fittings and furniture)			3,698 12 2
				- Loans on mortgage securities	-	-	29,211 13 2
				- Cash invested in the purchase of life policies in other offices	-	-	300 - -
				- Government Stock (Consols and Reduced Three Per Cents.)	-	-	22,375 - -
				- Cash invested on deposit receipt with the Union Bank of London	-	-	1,500 - -
				- Balance with Union Bank on current account	-	-	1,483 2 6
				- Balance in agents' hands	-	-	3,420 14 -
				- Balance with secretary	-	-	31 2 5
							62,020 4 3
£.	77,874	16	8	£.	77,874	16	8

We, the Auditors, have examined and compared the entries in the account-books of the above Company, from 1st October 1856 to the 30th September 1857, and found them to correspond with each other, and with the vouchers; and we certify that the above balance-sheet is correct.

31 October 1857.

Francis Worsley, } Auditors.
Isaac Wiseman, }

Wm. Foster. } Directors.
John Woollett. }
Henry Mason. }

Frank McGedy, Secretary.

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

(3). INCOME and EXPENDITURE ACCOUNT from 1 October 1857 to 30 September 1858, inclusive.

INCOME.			EXPENDITURE.		
INTEREST, DIVIDENDS, &c.			FIRE DEPARTMENT SOLELY.		
	£.	s. d.		£.	s. d.
To Interest on investments - - -	3,342	- 9	By Re-insurances - - - - -	650	19 4
- Fees on transfers of shares - - -	2	17 6	- Surveyor's fees - - - - -	28	14 11
- Profit on sale of stock - - -	302	4 11	- Commission and discount allowed on duty - - - - -	736	9 3
	3,647	3 2	- Agents' charges - - - - -	44	18 -
			- Policy stamps - - - - -	95	10 -
				1,556	11 6
FIRE DEPARTMENT.			- Claims admitted last year, but not then payable (see last report) - - - - -		
To New premiums received in respect of 2,650 policies, insuring 1,405,393 £. including amount paid for policies and stamps - - - - -	1,994	2 9	- Ditto, this year - - - - -		300 - -
- Renewal premiums - - - - -	3,402	5 7	- Ditto, but not yet payable - - - - -		1,534 1 4
- Discount on duty from Government - - - - -	257	17 6			190 - -
- Commission on re-insurances - - - - -	42	7 -	LIFE DEPARTMENT SOLELY.		
	5,696	12 10	By Re-insurances - - - - -	2,462	9 -
			- Commission - - - - -	757	18 10
			- Medical fees - - - - -	335	14 6
			- Agents' charges - - - - -	7	1 9
			- Policy stamps - - - - -	75	4 -
			- Payment for surrender of policy - - - - -	22	8 9
				3,650	15 10
LIFE DEPARTMENT.			- Claims admitted last year, but not then payable (see last report) - - - - -		
To New premiums received in respect of 244 policies, insuring 139,935 £. - - - - -	4,056	18 7	- Ditto, this year - - - - -		750 - -
- Renewal premiums - - - - -	9,522	5 5	- Ditto, but not yet payable - - - - -		2,940 4 6
- Commission on re-insurances - - - - -	187	13 6			900 - -
	13,766	17 6	ANNUITIES.		
			By Annuities paid - - - - -		136 - 10
ANNUITIES.			CURRENT EXPENSES divisible between the FIRE and LIFE DEPARTMENTS, according to the Deed of Settlement.		
To Premiums received for granting annuities - - - - -	755	5 6	By Directors' and auditors' fees - - - - -	677	8 -
			- Law charges - - - - -	94	1 -
			- Counsel's fees, stamps, &c. - - - - -	41	16 -
			- Actuary's fees - - - - -	55	13 -
			- Advertisements - - - - -	133	6 -
			- Agency extension - - - - -	145	16 2
			- Printing, stationery, account books, &c. - - - - -	442	17 7
			- Postages and parcels - - - - -	135	4 -
			- Salaries - - - - -	1,275	3 4
			- Rent, taxes, gas, &c. - - - - -	552	18 -
			- Income tax - - - - -	39	17 1
			- Miscellaneous charges - - - - -	60	8 10
			- Office expenses - - - - -	51	3 9
				£. 3,705	12 9
			Viz. :—Life Department, two-thirds - - - - -		
			Fire Department, one-third - - - - -		
			By Dividend to shareholders - - - - -		
			- Balance - - - - -		
£.	23,865	19 -	£.	23,865	19 -

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

STATEMENT of ASSETS and ASCERTAINED LIABILITIES, on the 30th September 1858.

ASCERTAINED LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Life claims admitted, but not due	-	-	By Loans on mortgage; namely,		
	900	-	Balance on 30th September 1857	29,211	13 2
- Fire - ditto - - ditto	-	-	Amount invested from that day to		
	190	-	30th September 1858	8,534	16 8
- Balance of salaries due	-	-		£. 37,746	9 10
	179	11 8	Amount paid off during the		
- Auditors' fees	-	-	year	1,665	-
	31	10 -		36,081	9 10
- Medical fees	-	-			
	78	3 -	By Government Stock; namely,		
- Balance of dividend due to shareholders	-	-	Balance on 30th September 1857	22,375	-
	366	8 1	Amount invested from that day to		
- Rates and taxes due	-	-	30th September 1858	15,082	17 -
	80	17 9		£. 37,457	17 -
- Printing, stationery, advertisements, &c., due	-	-	Amount sold during the year	11,599	3 6
	154	7 9		25,858	13 6
- Re-insurances, fire	-	-			
	271	11 -	By Capital invested in the building, No. 126, Chancery-		
- Ditto - - life	-	-	lane, including fittings and furniture, and also ex-		
	69	14 11	penses incurred in respect of former premises of the		
- Balance of duty; namely,			Company	4,515	4 5
Balance from last year	1,989	10 7	- Cash invested in the purchase of life policies in other		
Amount received this year	6,567	12 5	offices	300	-
	8,557	3 -	- Interest on loans and investments due, but not paid,		
Less amount paid this year	5,839	17 8	prior to the 30th September	818	18 2
	2,717	5 4	- Life premiums due on town policies, but not paid prior		
- Amount drawn from the Union Bank to complete a			to the 30th September	234	10 8
mortgage, the bank books having at the time been	2,000	-	- Fire premiums due on town policies, but not paid prior		
shut			to the 30th September	413	16 11
- Balances; namely,			- Balances with Union Bank and with agents	4,724	- 8
Capital paid up	50,000	-	- Ditto - with the secretary	66	6 1
Balance from last year	10,030	13 8		£.	73,013 - 3
Balance for the year 1858, as above	5,942	17 1			
	65,973	10 9			
	£.	73,013 - 3			

We, the Auditors, have examined and compared the entries in the account books of the above Company, from the 1st October 1857 to the 30th September 1858, and find them to correspond with the vouchers relative thereto; and we certify that the above balance sheet is correct.

Francis Worsley, } Auditors.
Isaac Wiseman, }

Wm. Foster, }
Erasmus Wilson, } Directors.
J. Molyneux Taylor, }

31 October 1858.

Frank McGedy, Secretary.

100.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued.*

(4.) INCOME and EXPENDITURE ACCOUNT from 1 October 1858, to 30 September 1879, inclusive.

INCOME.			EXPENDITURE.		
INTEREST, DIVIDENDS, &c.			FIRE DEPARTMENT SOLELY.		
To Interest and dividends on investments	£.	s. d.	By Re-insurances	£.	s. d.
- Fees on the transfer of shares	2,811	10 -	- Surveyor's fees	262	12 6
	5	15 6	- Commission and discount allowed on duty	857	7 5
	2,817	5 6	- Agents' charges	56	15 9
FIRE DEPARTMENT.			- Policy stamps	92	- -
To New premiums received in respect of 1,972 policies, insuring 1,223,898 l. including amount paid for policies and stamps	1,700	3 5	- Claims	-	-
- Renewal premiums	4,198	18 2			1,281 10 9
- Discount on duty from Government	300	4 5	LIFE DEPARTMENT SOLELY.		
- Commission on re-insurances	35	10 6	By Re-insurances	1,758	13 3
	6,234	16 6	- Commission	818	12 6
LIFE DEPARTMENT.			- Medical fees	272	17 -
To New premiums received in respect of 202 policies, insuring 103,585 l.	2,907	14 8	- Agents' charges	9	16 10
- Renewal premiums	12,148	13 -	- Policy stamps	52	- -
- Commission on re-insurances	111	18 6	- Payment for surrender of policy	81	8 -
	15,168	6 2	- Claims	-	-
ANNUITIES.					2,993 7 7
To Premiums received for granting annuities	1,881	8 6	ANNUITIES.		
			By Annuities paid	-	-
			CURRENT EXPENSES divisible between the FIRE and LIFE DEPARTMENTS, according to the Deed of Settlement.		
			By Directors' and Auditors' fees	635	8 -
			- Law charges	33	19 11
			- Counsel's fees, stamps, &c.	3	10 6
			- Advertisements	76	7 4
			- Agency extension	17	- -
			- Printing, stationery, account books, &c.	285	17 10
			- Postages and parcels	104	11 4
			- Salaries	1,196	18 7
			- Rent, taxes, gas, &c.	428	5 7
			- Income tax	70	11 -
			- Office expenses	32	4 7
			- Miscellaneous charges	34	4 5
				£. 2,918	19 1
			Viz.:—Life Department, two-thirds		
			Fire Department, one-third		
			By Dividend to shareholders		
			- Balance for the year		
£.	26,101	16 8	£.	26,101	16 8

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

STATEMENT of ASSETS and LIABILITIES on the 30th September 1859.

LIFE DEPARTMENT.

	£. s. d.		£. s. d.
To Present value of sums insured (including endowments and endowment insurances) less re-insurances - -	166,592 17 7	By Present value of future premiums, payable upon life and endowment policies, less re-insurances ^{es} - -	182,838 12 1
- Present value of immediate annuities granted by the Company - - - - -	3,407 16 4	- Government stock - - - - -	12,270 13 6
- Life proportion of the shareholders' capital, being one-fourth of the amount paid up - - - - -	12,500 - -	- Loans on mortgage - - - - -	15,743 10 10
- Claims admitted, but not yet payable - - - - -	1,395 - -	- Capital invested in building of No. 126, Chancery-lane, including furniture and fittings - - - - -	2,013 19 7
- Life proportion of balance of dividend due to shareholders - - - - -	116 11 4	- Credit premiums due upon policies - - - - -	618 6 2
- Annuity due - - - - -	8 12 8	- Amount invested in purchase of policies of other offices - - - - -	400 - -
- Proportion of 603 l. 4 s. 1 d. (being two-thirds) written off Building and Furniture Account - - - - -	402 2 9	- Premiums due, but not paid before 30th September - - - - -	452 12 2
- Sundry outstanding accounts - - - - -	64 17 1	- Balance of interest due on loans and investments - - - - -	452 19 8
- Balance - - - - -	34,431 4 -	- Ditto in hands of agents - - - - -	£. s. d. 2,099 13 5
		- Ditto at the Union Bank (on current and deposit accounts) - - - - -	1,994 2 10
		- Ditto with the secretary - - - - -	34 11 6
			4,128 7 9
TOTAL - - - £.	218,919 1 9	TOTAL - - - £.	218,919 1 9

FIRE DEPARTMENT.

	£. s. d.		£. s. d.
To Fire proportion of shareholders' capital, being three-fourths of the amount paid up - - - - -	37,500 - -	By Government stock - - - - -	15,776 11 7
- Fire proportion of balance of dividend due to shareholders - - - - -	349 13 10	- Loans on mortgage - - - - -	20,241 14 -
- Proportion of 603 l. 4 s. 1 d. (being one-third) written off Building and Furniture Account - - - - -	201 1 4	- Premiums due, but not paid before 30th September - - - - -	251 7 4
- Sundry outstanding accounts (including re-insurances due) - - - - -	662 - -	- Amount invested in building of No. 126, Chancery-lane (including furniture and fittings) - - - - -	2,589 4 6
- Balance of duty due to Government - - - - -	2,671 1 -	- Balance of interest due on loans and investments - - - - -	582 4 7
- Balance - - - - -	4,714 2 9	- Ditto in hands of agents - - - - -	£. s. d. 3,709 17 11
		- Ditto at the Union Bank (on current and deposit accounts) - - - - -	2,902 10 1
		- Ditto with the secretary - - - - -	44 8 11
			6,656 16 11
TOTAL - - - £.	46,097 18 11	TOTAL - - - £.	46,097 1 11

We, the Auditors, have examined and compared the entries in the account books of the above Company from the 1st October 1858, to the 30th September 1859, and find them to correspond with the vouchers relative thereto; and we certify that the above balance sheet is correct.

10 November 1859.

Francis Worsley, }
Isaac Wiseman, } Auditors.

Wm. Foster,
W. J. Erasmus Wilson, } Directors.
C. J. Whishaw, }

Arthur Scratchley, M.A., Consulting Actuary.
Frank McGedy, Secretary.

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

(5.) INCOME and EXPENDITURE ACCOUNT from 1 October 1859 to 30 September 1860 inclusive.

INCOME.				EXPENDITURE.			
INTEREST, DIVIDENDS, &c.				FIRE DEPARTMENT SOLELY.			
	£.	s.	d.		£.	s.	d.
To Interest and dividends on investments	3,041	13	4	By Re-insurances	966	14	1
- Fees on transfers of shares	11	10	-	- Surveyors' fees	20	13	1
	3,053	3	4	- Commission and discount allowed on duty	956	7	1
FIRE DEPARTMENT.				- Agents' charges	59	2	4
To New premiums received in respect of 2,030 policies, insuring 1,173,400 l., including amount paid for policies and stamps	1,660	11	2	- Policy stamps	90	-	-
- Renewal premiums	4,672	5	1	- Claims	-	-	-
- Discount on duty from Government	322	16	-		2,092	16	7
- Commission on re-insurances	62	8	7		1,683	19	6
	6,718	-	10	LIFE DEPARTMENT SOLELY.			
LIFE DEPARTMENT.				By Re-insurances	1,657	17	1
To New premiums received in respect of 211 policies, insuring 103,445 l.	3,129	3	7	- Commission	976	14	10
- Renewal premiums	14,011	4	7	- Medical fees	181	14	6
- Commission on re-insurances, &c.	100	4	-	- Agents' charges	10	17	6
	17,240	12	2	- Policy stamps	51	15	6
ANNUITIES.				- Payment for surrender of policies	206	10	5
To Premiums received for granting annuities	4,447	3	-	- Claims	-	-	-
					3,085	9	10
					5,214	13	4
				ANNUITIES.			
				By Annuities	-	-	-
					575	6	2
				CURRENT EXPENSES divisible between the FIRE and LIFE DEPARTMENTS, according to the Deed of Settlement.			
				By Directors' and Auditors' fees	719	1	-
				- Law charges	15	3	4
				- Counsel's fees, stamps, &c.	21	2	-
				- Actuary's fees	109	4	-
				- Advertisements	238	4	6
				- Agency extension expenses	182	12	4
				- Printing, stationery, account books, &c.	266	10	7
				- Postages and parcels	93	8	4
				- Salaries	1,482	1	8
				- Rent, taxes, gas, &c.	475	4	4
				- Income tax	161	15	8
				- Office expenses	36	1	1
				- Miscellaneous charges	37	4	9
					£. 3,837	13	7
				Viz. :—Life Department, two thirds			
				Fire Department, one third			
				By Dividend to shareholders, at four per cent.			
				- Balance for the year			
TOTAL				TOTAL			
£.	31,458	19	4	£.	31,458	19	4

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued.*

STATEMENT of ASSETS and Ascertained LIABILITIES on 30 September 1860.

ASCERTAINED LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Fire claims admitted, but not paid - - - -	385	- -	By Loans on mortgage, namely :		
- Balance of dividends due to shareholders - - -	580	18 -	Balance at 30th September 1859 -	35,985	4 10
- Re-insurances (fire department) due, but not paid -	1,011	16 1	Amount invested from that day to 30th September 1860 - -	18,936	15 -
To Balance of duty, namely :—				54,921	19 10
£. s. d.			Amount paid off during the year -	7,386	12 9
- Balance from last year - - - -	2,670	2 -			47,535 7 1
- Amount received this year - - - -	7,721	1 11			
	10,391	3 11	By Government Stock, namely :		
- Less amount paid this year - - - -	7,425	6 11	Balance at 30th September 1859,	28,047	5 1
	2,965	17 -	Amount invested from that day to 30th September 1860 - -	6,000	- -
To Amount reserved in 1859 for payment of bonus to life policy holders -	6,830	9 4		34,047	5 1
- Less amount paid this year - - - -	1,772	11 10	Amount sold during the year -	7,646	- 6
	5,057	17 6			26,401 4 7
To Amount reserved for extra dividend of two per cent. on capital declared in 1859 - - - -	5,000	- -	By Capital invested in the building; No. 126, Chancery-lane, including furniture and fittings - - -	4,607	16 1
- Less amount paid this year - - - -	1,000	- -	- Less amount written off last year -	603	4 1
	4,000	- -			4,004 12 -
To Balances ; namely,			- Cash invested in the purchase of life policies in other offices - - - -		400 - -
Capital paid up - - - -	50,000	- -	- Interest on loans and investments due, but not paid prior to 30th September - - - -		1,044 1 11
Balance from last year - - - -	13,859	12 1	- Life premiums on town policies due, but not paid prior to 30th September - - - -		565 - 7
Balance for the year 1860, as above, 12,969 - 10			- Fire ditto ditto ditto - - - -		294 2 7
	76,828	12 11	- Credit premiums due upon life policies - - - -		618 6 2
			- Balance with the Union Bank of London - - - -	£. 3,929	15 1
			- Ditto with agents on fire and life accounts - - - -	5,977	7 -
				9,907	2 1
			- Balance in the hands of the secretary - - - -	60	4 6
TOTAL - - - £.	90,830	1 6	TOTAL - - - £.	90,830	1 6

We, the Auditors, have examined and compared the entries in the account books of the above Company, from the 1st October 1859, to the 30th September 1860, and find them to correspond with the vouchers relative thereto ; and we certify that the above balance sheet is correct.

14 November 1860.

Francis Worsley, } Auditors.
Isaac Wiseman, }

Wm. Foster, Chairman.

Erasmus Wilson, } Directors.
John Woollett, }
H. E. March, }

Frank McGedy, Secretary.

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—continued.

(6.) INCOME and EXPENDITURE ACCOUNT, from 1 October 1860 to 30 September 1861 inclusive.

INCOME.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
INTEREST, DIVIDENDS, &c.			FIRE DEPARTMENT SOLELY.		
To Interest, and dividends on loans and investments - - - -	3,869	7 9	By Re-insurances - - - -	1,106	9 4
- Fees on transfers of shares - - -	8	- -	- Surveyors' fees - - - -	63	3 3
	3,877	7	- Commission and discount allowed on duty - - - -	1,085	5 5
			- Agents' charges - - - -	63	19 10
			- Policy stamps - - - -	101	10 -
FIRE DEPARTMENT.					
To New premiums received in respect of 1,967 policies, insuring 1,297,133 l. (including amount paid for policies and stamps) - - - -	1,882	13 6	- Claims - - - -		
- Renewal premiums - - - -	5,675	16 1		2,420	7 10
- Discount on duty from Government - - -	360	11 9		3,053	12 11
- Commission on re-insurances - - -	202	16 9			
	8,121	18 1	LIFE DEPARTMENT SOLELY.		
			By Re-insurances - - - -	1,618	- 5
LIFE DEPARTMENT.			- Commission - - - -	928	19 3
To New premiums received in respect of 359 policies, insuring 137,436 l. - - -	4,563	15 3	- Medical fees - - - -	450	14 7
- Renewal premiums - - - -	15,335	12 6	- Agents' charges - - - -	14	4 3
- Commission on re-insurances, &c. - - -	95	11 5	- Policy stamps - - - -	78	1 6
- Fines on revival of policies - - -	8	11 3	- Payment for surrender of policies - - -	158	6 4
	20,003	10 5			
			- Claims - - - -		
ANNUITIES.				3,248	6 4
To Purchase-money upon 16 annuities - - -	4,025	17 10		2,605	- -
			ANNUITIES.		
			By Annuities - - - -		808 12 10
			CURRENT EXPENSES, divisible between the FIRE and LIFE DEPARTMENTS, according to the Deed of Settlement.		
			By Directors' and auditors' fees - - -	776	15 4
			- Law charges - - - -	38	4 1
			- Counsel's fees, stamps, &c. - - -	4	19 -
			- Advertisements - - - -	229	6 10
			- Agency extension expenses - - -	229	12 7
			- Printing, stationery, account-books, almanacks, &c. - - -	476	1 5
			- Postages and parcels - - - -	98	15 -
			- Salaries - - - -	1,633	14 7
			- Rent, taxes, gas, &c. - - -	466	16 5
			- Income tax - - - -	3	12 9
			- Office expenses - - - -	61	17 -
			- Miscellaneous charges - - -	57	19 3
				£. 4,077	14 3
			Viz. :—Life Department, two-thirds - - -		2,718 9 6
			Fire Department, one-third - - -		1,359 4 0
			By Dividend to shareholders, at four per cent. - - -		1,999 19 8
			" Balance for the year - - -		17,815 - 3
TOTAL - - - £.	36,028	14 1	TOTAL - - - £.	36,028	14 1

160.—LAW UNION FIRE AND LIFE INSURANCE COMPANY—*continued.*

STATEMENT of ASSETS and ASCERTAINED LIABILITIES on the 30th of September 1861.

ASCERTAINED LIABILITIES.			A S S E T S.		
	£.	s. d.		£.	s. d.
To Life claims, admitted but not paid] - - -	1,200	- -	By Loans on mortgage, namely :		
- Balance of dividends due to shareholders - -	544	15 5		£.	s. d.
- Re-insurances (Fire Department) due, but not paid	290	18 8	Balance at 30th September 1860 -	47,535	7 1
- Balance of Duty, namely :			Amount invested from that day to		
Balance from last year - -	2,965	17 -	30th September 1861 -	9,810	15 -
Amount received this year - -	8,002	5 -		57,346	2 1
	11,568	2 -	Amount paid off during the year -	1,820	7 1
Less, amount paid this year -	8,267	9 4			55,525 15 -
	3,300	12 8	By Government Stock, namely :		
- Amount reserved in 1859 for pay- ment of bonus to life policy- holders - - - - -	5,057	17 6	Balance at 30th September 1860 -	26,401	4 7
Less, amount paid this year -	110	3 11	Amount invested from that day to		
	4,947	13 7	30th September 1861 -	6,500	- -
- Amount reserved for extra dividend of 2 per cent. on capital, declared in 1859 - - - - -	4,000	- -			32,901 4 7
Less, amount paid this year -	1,000	- -	By Capital invested in the building (No. 126, Chancery- lane), including furniture and fittings - - -		4,152 19 1
	3,000	- -	- Cash invested in the purchase of life policies in other offices - - - - -		431 10 -
To Balances, namely :			- Interest on loans and investments due, but not paid prior to 30th September - - - - -		1,249 8 2
Capital paid up - - - -	50,000	- -	- Life premiums on town policies due, but not paid prior to 30th September - - - - -		733 15 3
Balance from last year - - - -	26,828	12 11	- Fire premiums - ditto - - - ditto - -		311 9 8
Less, bonus to share- holders declared at last meeting - 500 - -			- Credit premiums due upon life policies - - -		691 7 5
	26,328	12 11	- Balance with the Union Bank of London (on current and deposit accounts) - - - - -		4,802 1 3
To Balance for the year 1861, as above	17,815	- 3	- Ditto with agents on life accounts - - - -		2,143 12 -
	94,143	13 2	- Ditto with agents on Fire Accounts :		
			Premiums - - - - -	£. 2,075	1 7
			Duty - - - - -	2,430	- -
					4,505 1 7
			- Balance in the hands of the secretary - - -		39 9 6
TOTAL - - - £.	107,427	13 6	TOTAL - - - £.	107,427	13 6

Wm. Foster, Chairman.

J. Molyneux Taylor,
F. R. Ward,
Edward Slaughter, } Directors.

Frank M'Gedy, Secretary.

We, the Auditors, have examined and compared the entries in the account books of the above Company, from the 1st October 1860 to the 30th September 1861, and find them to correspond with the vouchers relative thereto; and we certify that the above balance sheet is correct.

Francis Worsley,
Isaac Wiseman, } Auditors.

Dated 5th November 1861.

161.—MARYLEBONE AND GENERAL LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

162.—LONDON MERCANTILE LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

163.—ST. GEORGE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY.

PLACE OF BUSINESS - - - - No. 494, Oxford-street, Bloomsbury, Middlesex.
OBJECTS - - - - - { Business of the Society to be ordinary Life Assurance and Guarantee, effecting Insurances
against Loss or Damage by Fire, and Advancing Moneys on Personal Security.
DATE OF COMPLETE REGISTRATION - 10th May 1854.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from Commencement 1854 to 31 March 1856.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Capital stock account, amount of 1l. per share on on 7,448 shares subscribed - - - -	7,448 - -	By Preliminary Expenses :	
- Deposit accounts, cash received on deposit - -	15,419 7 4	- Formation, registration, and deed of settlement, ad- vertisements, tables of premiums, law costs, furni- ture and outfit of agencies' books, and printing -	1,575 14 9
- Loan accounts, for repayment of loans and instal- ments - - - - -	13,633 19 2	- Directors' and auditors' fees, salaries, wages, adver- tisements, rent and taxes - - - - -	1,680 5 8
- Interest, commission and fees received on loan trans- actions - - - - -	2,556 10 11	- Commission on life premiums and re-assurances -	106 8 10
- Premiums, amount of premiums received - -	2,185 1 -	- Medical fees - - - - -	141 6 -
- Entrance fees and policy stamps - - - -	91 19 8	- Policy stamps - - - - -	42 11 -
- Agency accounts - - - - -	1,215 8 2	- Investigating loans and cost of bill stamps - -	211 6 3
- London and Westminster Bank, for amount of cash paid by them - - - - -	37,163 7 1	- Loans advanced on mortgages and other securities -	22,877 4 9
		- Deposits repaid - - - - -	13,564 2 10
		- Interest on deposit accounts to 31st March inclusive, and dividends to shareholders - - - - -	472 12 -
		- Agency accounts - - - - -	1,218 12 11
		- Losses paid on death - - - - -	29 18 6
		- London and Westminster Bank, amount of cash paid them - - - - -	37,793 9 19
£.	79,713 13 4	£.	79,713 13 4

J. Cubley,
D. McDonnell,
John S. Prosser, } Directors.

William Masters,
Richard Willoughby,
Frederick Owen Green, } Auditors.

H. S. Smith, Accountant.
R. Chace, Chairman.
Thomas Bourne,
Resident Managing Secretary.

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY—*continued.*(1). BALANCE SHEET from Commencement 1854 to 31 March 1856—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.	
	£. s. d.		£. s. d.
To Amount of subscribed capital, 7,448 shares at 10 l. per share - - - - -	74,480 - -	By Amount of subscribed capital due at call - - -	67,032 - -
- Deposit accounts for cash due, sundries on deposit -	1,863 1 8	- Due for sundries on loans - - -	9,466 17 10
- Due sundry agents for commission standing to their credit, as agreed - - - - -	5 1 8	- Less transferred to loss account - - -	50 - -
- Due to sundry shareholders for the first and second dividends on amount of stock in their names -	28 7 2	- Premiums due per sundries - - -	9,416 17 10
- Balance in favour of the Company, 31st March 1856	2,188 15 10	- Amount of policy and bill stamps in hand - - -	166 12 2
		- Preliminary expenses account, the whole to be spread over a period of 10 years from the commencement of the business, per deed of settlement - - -	19 2 10
		- Less one year's proportion, 31 March 1855 - - -	1,575 14 9
		- Less second year's proportion, 31 March 1856 - - -	112 12 8
		- Cash balance at Loudon and Westminster Bank -	1,463 2 1
			162 11 4
			1,300 10 9
			630 2 9
£.	78,565 6 4	£.	78,565 6 4

Audited,
J. Cubley,
D. M'Donnell, } Directors.
John S. Prosser,
William Masters.
Richard Willoughby.
Frederick Owen Green.

R. Chace, Chairman.
Thomas Bourne, Resident Managing Secretary.
H. V. Smith, Accountant.

COPY OF REPORT BY THE AUDITORS.

Having exercised the duties reposed in us as auditors of the Company, in examining the accounts of the association to the close of the second year of its financial operations, we have this day concluded the inspection of the accounts of the several sums received and paid the Company's bankers, and entered by them to the debit of their pass book, with the entries in the cash journal, from the 31st March 1855 to the 31st March 1856, the latter date inclusive, and have also compared and examined the cheques drawn by the Directors with the entries to the credit of the said cash journal and pass book for the same period, together with the vouchers, &c., and have found the whole correct. We have also examined the stock ledger and find that the shareholders are duly charged with the shares allotted them, and credited for the amounts received respectively for the first and second calls made on such shares. Further, we have also examined the securities for monies advanced in loans by the Company, the whole of which we find are in the possession of the Trustees, under the care of the manager. And finally we have great pleasure in testifying our opinion of the continued progressive prosperity of the Company.

26 April 1856.

Frederick Owen Green,
William Masters, } Auditors.
Richard Willoughby,

(2.) BALANCE SHEET from 31 March 1857 to 31 March 1858.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Cash at London and Westminster Bank, 31 March 1857 - - - - -	610 11 -	By amount advanced on mortgages and other securities -	13,819 12 9
- Capital stock, calls on 103 shares allotted since last statement - - - - -	103 - -	- Interest and dividends - - - - -	534 5 10
- Loan accounts for repayments of loans and instalments - - - - -	14,115 18 -	- Re-assurance and commission on life premiums -	64 8 -
- Interest, commission, and fees on loan transactions -	2,129 2 11	- Medical fees and policy stamps - - -	56 15 -
- Assurance premiums - - - - -	1,068 11 9	- Claims by death - - - - -	400 - -
- Commission on re-assurance, stamps, &c. - - -	6 4 10	- Premiums returned - - - - -	- 16 6
- Deposit accounts - - - - -	12,324 14 -	- Investigating loans and cost of stamps - - -	86 11 7
£.	30,358 2 6	- Directors' and auditors' fees - - - - -	340 15 -
		- Office salaries and wages - - - - -	302 - -
		- Advertisements, stationery, printing, income-tax, and sundries - - - - -	149 8 10
		- Office rent, taxes, &c. - - - - -	162 5 -
		- Deposit accounts - - - - -	12,487 1 10
		- Balances per agents - - - - -	2 16 10
		- Balance at London and Westminster Bank, 31 March 1858 - - - - -	1,951 5 4
		£.	30,358 2 6

Audited,
Richard Willoughby.
William Masters.
Frederick Owen Green.

R. Chace, Chairman.
D. M'Donnell, } Directors.
J. Cubley,

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY—continued.

(2.) BALANCE SHEET from 31 March 1857 to 31 March 1858—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Amount of subscribed capital - - - - -	77,910	- -	By Amount of subscribed capital due at call - - -	70,119	- -
- Balances per deposit accounts, including interest -	2,788	18 7	- Loans on mortgages and other securities considered good - - - - -	10,827	5 2
- Commission standing to agents' credit - - -	-	18 9	- Interest under mortgages - - - - -	803	9 4
- Dividends standing to the credit of shareholders -	8	16 8	- Balance of premiums due, per sundries - - -	117	5 4
- Balance in favour of the Company, 31 March 1858 -	4,120	6 1	- Ditto - - - ditto - - agents - - - - -	16	10 8
			- Preliminary expenses account:		
			Balance, 31 March 1857 - - £.	1,137	19 5
			Less fourth year's proportion of one-tenth of the original amount	162	11 4
				975	8 1
			- Policy and bill stamps in hand - - - - -	18	16 2
			- Cash Balance at London and Westminster Bank -	1,951	5 4
£.	84,829	- 1	£.	84,829	- 1

Audited, Richard Willoughby.
William Masters.
Frederick Owen Green.

R. Chace, Chairman.

D. M. Donnell, } Directors.
J. Cubley. }

COPY OF THE REPORT BY THE AUDITORS.

In conformity with the trust reposed in us as auditors, we have again carefully checked the banker's pass-book with the cash journal and cheques drawn by the Directors during the past year, have tested the balance sheet, and have great satisfaction in declaring our knowledge of their correctness.

We have also ascertained and sighted the various securities held by the Company, and compared the same with the loan ledger, the whole of them being at the office in charge of the resident managing secretary. In the stock ledger we find that 103 new shares have been taken up during the past year and duly registered, and the instalments paid thereon.

We have much pleasure in again expressing our opinion of the continued prosperity of the Company.

Dated this 27th April 1858.

Richard Willoughby, } Auditors.
William Masters, }
Frederick Owen Green, }

(3.) BALANCE SHEET from 31 March 1858 to 31 March 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash at London and Westminster Bank, 31 March 1858	1,951	5 4	By Amount advanced on mortgages and other securities	13,909	17 1
- Loan accounts for repayment of loans and instalments	11,998	10 4	- Re-assurance and commission on life premiums	52	17 -
- Capital stock, deposits on 1,232 shares allotted since last statement - - - - -	1,232	- -	- Medical fees and policy stamps - - - - -	63	3 -
- Premiums on shares - - - - -	147	5 -	- Claims by death - - - - -	36	- -
- Interest, commission, and fees on loan transactions	2,068	19 8	- Surrender of policies - - - - -	6	12 -
- Assurance premiums - - - - -	916	18 6	- Investigating loans and cost of stamps - - -	91	10 5
- Commission on re-assurance, stamps, &c. - - -	18	3 4	- Directors' and auditors' fees - - - - -	340	15 -
- Deposit accounts - - - - -	13,135	2 6	- Office salaries and wages - - - - -	302	- -
- Agents' balances - - - - -	5	9 2	- Advertisements, stationery, income tax, and printing cheque stamps, and sundries - - - - -	131	2 10
			- Office rent, taxes, &c. - - - - -	172	6 11
£.	31,473	13 10	- Repairs, painting, &c. - - - - -	77	13 9
			- Deposit accounts - - - - -	13,216	13 11
			- Interest and dividends - - - - -	721	9 5
			- Balance at London and Westminster Bank, 31 March 1859 - - - - -	2,947	12 6
			£.	31,473	13 10

Audited, Richard Willoughby, } Auditors.
William Masters, }
Frederick O. Green, }

John S. Prosser, } Directors.
John Cubley, }
Henry Hunt, }

R. Chace, Chairman.

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY—continued.

(3.) BALANCE SHEET from 31 March 1858 to 31 March 1859—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Amount of subscribed capital - - - -	90,230	- -	By Amount of subscribed capital due at call - -	81,207	- -
- Balances per deposit account - - - -	2,708	9 6	- Loans on mortgages and other securities considered good - - - -	12,535	- 3
- Commission standing to agents' credit - - -	- 18	9	- Interest under mortgages - - - -	690	8 5
- Dividends standing to shareholders' credit - -	- 12	6	- Balance of premiums due, per sundries - -	109	3 10
- Balance in favour of the Company, 31 March 1859 -	4,792	4 9	- Ditto - - - ditto - per agents - - -	14	10 -
			Preliminary Expenses Account:		
			- Balance, 31 March 1858 - -	£. s. d.	
			- Less five years' proportion - -	975 8 1	
				162 11 4	
			- Policy and bill stamps in hand - - - -	812 16 9	
			- Cash balance at London and Westminster Bank -	15 13 9	
				2,347 12 6	
£.	97,732	5 6	£.	97,732	5 6

Audited,
Richard Willoughby,
William Masters,
Frederick O. Green, } Auditors.

John Cubley,
John S. Prosser,
Henry Hunt, } Directors.
R. Chase, Chairman.

Having duly audited the accounts of the past year, we have much satisfaction in testifying to their correctness. We have also sighted the various securities held by the company, and compared the same with the Loan Ledger, the whole of them being at the office in charge of the resident managing secretary.

Richard Willoughby,
William Masters,
Frederick O. Green, } Auditors.

(4.) BALANCE SHEET from 31 March 1859 to 31 March 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash at London and Westminster Bank, 31 March 1859 - - - -	2,347	12 6	By Amount advanced on mortgages and other securities - - - -	15,840	13 10
- Loan accounts, for repayment of loans and instalments - - - -	14,551	18 1	- Re-assurance and commission on life premiums - -	32	6 10
- Amount on account of loans previously written off as bad - - - -	7	13 9	- Medical fees and policy stamps - - - -	53	3 -
- Capital stock—deposits on 977 shares allotted since last statement - - - -	977	- -	- Claims by death - - - -	241	7 9
- Premiums on shares - - - -	244	5 -	- Investigating loans and cost of stamps - - - -	95	7 4
- Interest, commission, and fees on loan transactions -	2,284	6 6	- Directors' and auditors' fees - - - -	340	15 -
- Assurance premiums - - - -	1,159	6 2	- Office salaries and wages - - - -	363	- -
- Commission on re-assurance, stamps, &c. - - -	8	3 11	- Advertisements, stationery, income-tax, cheque stamps, and sundries - - - -	120	16 9
- Deposit accounts - - - -	16,542	3 1	- Solicitor's charges (four years) - - - -	84	6 1
- Agents' balances - - - -	3	4 9	- Deposit accounts - - - -	16,618	3 7
£.	38,125	13 9	- Interest and dividends - - - -	744	2 1
			- Office rent, taxes, &c. - - - -	169	5 10
			- Balance at London and Westminster Bank, 31 March 1860 - - - -	3,422	5 8
			£.	38,125	13 9

Henry Hunt,
John Cubley,
John S. Prosser, } Directors.

Denis McDonnell, Chairman, pro tem.
Thomas Bourne, Secretary.

Audited,
Richard Willoughby,
William Masters,
Frederick O. Green, } Auditors.

24 April 1860.

26 April 1860.

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY—continued.

(4.) BALANCE SHEET from 31 March 1859 to 31 March 1860—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Amount of subscribed capital - - - -	100,000	- -	By Amount of subscribed capital due at call - -	90,000	- -
- Balances per deposit accounts - - - -	2,633	15 1			
- Commission standing to agents' credit - - -	1	- 5	- Loans on mortgages and other securities - - - -	13,823	16 -
- Dividends not applied for - - - -	29	6 6	- Less, supposed bad - - - -	72	5 -
- Claims per death not due - - - -	100	- -		13,751	11 -
- Balance in favour of the company, 31 March 1860 -	6,062	- 3	- Interest under mortgages - - - -	881	15 1
			- Balance of premiums due per sundries - - -	99	4 8
			- Balance of premiums due per agents - - -	11	6 11
			Preliminary Expenses Account:		
			- Balance, 31 March 1859 - - - -	£. 812	16 9
			- Less, sixth year's proportion - - -	162	11 4
				650	5 5
			- Policy and bill stamps in hand - - - -	9	13 6
			- Cash balance at London and Westminster Bank -	3,422	5 8
£.	108,826	2 3	£.	108,826	2 3

Henry Hunt,
John Cubley,
John S. Prosser, } Directors.
Denis McDonnell, Chairman, *pro tem.*
Thomas Bourne, Secretary.

24 April 1860.

Audited, Richard Willoughby,
William Masters, } Auditors.
Frederick O. Green,

26 April 1860.

The above statements of receipts and expenditure of liabilities and assets have been fully investigated by us ; having compared the same with the vouchers and the Companies' books, and we have much pleasure in certifying to their correctness.

We have also examined the shareholders' ledger, and find that the whole of the 10,000 shares are now allotted, and duly paid upon; and we have also sighted the various securities held by the Company.

Richard Willoughby, } Auditors.
William Masters,
Frederick O. Green,

Dated this 26th day of April 1860.

(5.)—BALANCE SHEET from 31 March 1860 to 31 March 1861.

RECEIPTS.			EXPENDITUR.		
	£.	s. d.		£.	s. d.
To Cash at London and Westminster Bank, 31 March 1860 - - - -	3,422	5 8	By Amount advanced on mortgages and other securities	16,258	1 5
- Loan accounts—for repayment of loans and instalments - - - -	15,029	4 -	- Re-assurance and commission on life premiums -	18	10 1
- Interest, commission, and fees on loan transactions	2,168	19 11	- Medical fees and policy stamps - - - -	53	15 -
- Assurance premiums - - - -	887	4 9	- Claims by death - - - -	500	- -
- Commission on re-assurance, stamps, &c. - -	3	1 2	- Surrender of policies - - - -	1	17 10
- Deposit account - - - -	14,425	10 -	- Investigating loans and cost of stamps - - -	130	8 6
- Agents' balances - - - -	-	12 7	- Interest and dividend - - - -	753	2 7
£.	35,936	18 1	- Deposit account - - - -	16,171	7 10
			- Office rent, taxes, &c. - - - -	165	10 2
			- Office salaries and wages - - - -	372	- -
			- Directors' and auditors' fees - - - -	340	15 -
			- Advertisements, stationery, income-tax, cheque stamps, &c. - - -	140	13 11
			- Balance at London and Westminster Bank, 31 March 1861 - - - -	1,021	- 9
			£.	35,936	18 1

Audited, Richard Willoughby,
William Masters, } Auditors.
Frederick O. Green,

D. McDonnell,
J. Cubley,
John S. Prosser, } Directors.
Thomas Bourne, Secretary.

R. Chase, Chairman.

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY—continued.

(5.) BALANCE SHEET from 31 March 1860 to 31 March 1861—continued.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Amount of subscribed capital - - - -	100,000	- -	By Amount of subscribed capital due at call - - -	90,000	- -
- Balances per deposit accounts - - - -	892	2 7	- Loans on mortgage and other securi- ties - - - - - £. 14,982	7 9	
- Commission standing to agents' credit - - -	1	- 5	- Less, supposed bad - - - -	227	19 9
- Dividends not applied for - - - -	21	19 6	- Interest under mortgages - - - -		14,754 8 -
- Balance in favour of the Company, 31 March 1861	6,517	6 8	- Balance of premiums due per sundries - - -		1,055 4 7
			- Ditto per agents - - - -		92 - 7
			Preliminary expenses account:		14 19 8
			- Balance 31 March 1861 - - - £. 650	5 5	
			- Less seventh year's proportion - - -	162	11 4
					487 14 1
			- Policy and bill stamps in hand - - - -		7 1 6
			- Cash balance at London and Westminster Bank, 31 March 1861 - - - -		1,021 - 9
£.	107,432	9 2	£.	107,432	9 2

Audited, *Richard Willoughby,*
William Masters, } Auditors.
Frederick O. Green,

D. M'Donnell,
J. Cubley, } Directors.
John S. Prosser,

R. Chace, Chairman.

Thomas Bourne, Secretary.

24 April 1861.

We have examined the Annual Statements of Accounts of the New National Assurance and Loan Company for the seventh year, ending 31st March last, and have found them to be quite correct. We have sighted the various securities, and we certify to the accuracy and good order in which the books of the Company have been kept.

Dated 24 April 1861.

Richard Willoughby,
William Masters, } Auditors.
Frederick O. Green,

(6.) BALANCE SHEET from 31 March 1861 to 31 March 1862.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash at London and Westminster Bank, 31 March 1861 - - - -	1,021	- 9	By Amount advanced on mortgages and other securities	15,118	18 6
- Loan accounts, for repayment of loans and instalments - - - -	13,901	14 6	- Re-assurance and commission on life premiums - -	18	10 1
- Amount on bill which had been written off as lost -	33	10 8	- Medical fees and policy stamps - - - -	52	14 -
- Interest, commission, and fees on loan transactions	2,443	5 6	- Claim by death - - - -	200	- -
- Assurance premiums - - - -	1,032	15 7	- Endowment claim - - - -	4	1 -
- Commission on re-assurance, stamps, &c. - -	5	17 6	- Investigating loans and cost of stamps - - -	148	17 5
- Deposit Accounts - - - -	5,353	7 4	- Interest and dividends - - - -	775	17 5
£.	23,791	11 10	- Bonus to policy holders - - - -	100	7 2
			- Deposit accounts - - - -	5,301	15 9
			- Actuary's fee - - - -	52	10 -
			- Office rent, taxes, &c. - - - -	182	13 2
			- Office salaries and wages - - - -	257	- -
			- Directors' and auditors' fees - - - -	340	15 -
			- Advertisements, stationery, income tax, cheque stamps, &c. - - - -	247	9 7
			- Balance at London and Westminster Bank, 31 March 1862 - - - -	290	2 9
			£.	23,791	11 10

Wm. Masters,
J. Chapman, } Auditors.
Thomas Bourne, Secretary.

D. M'Donnell,
J. Cubley, } Directors.
John S. Prosser,
Richard Chace, Chairman.

164.—NEW NATIONAL ASSURANCE AND LOAN COMPANY—continued.

(6.) BALANCE SHEET from 31 March 1861 to 31 March 1862—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Amount of subscribed capital - - - -	100,000	- -	By Amount of subscribed capital, due at call - - -	90,000	- -
- Balances per deposit account - - - -	939	8 10	- Loans on mortgages and other securities £. 15,971 12 -		
- Commission standing to agents' credit - - -	1	- 5	- Less, supposed bad - - - -	316	19 -
- Dividends not applied for - - - -	22	17 6		15,654	13 -
- Bonus to policy holders not yet applied for - -	125	4 -	- Interest under mortgages - - - -	699	18 5
- Balance in favour of the company, 31 March 1862	6,610	8 10	- Balance of premiums due, per sundries - - -	121	18 9
			- Preliminary expenses account:		
			Balance 31 March 1861 - - - £. 487 14 1		
			Less, eighth year's proportion - - -	162	11 4
				525	2 9
			- Policy and Bill stamps in hand - - - -	7	3 11
			- Cash balance at London and Westminster Bank, 31 March		
			1862 - - - -	890	2 9
	£.	107,698 19 7		£.	107,698 19 7

Richard Chase, Chairman.

D. M'Donnell,
John Cubley,
John S. Prosser, } Directors.

Thomas Bourne, Secretary.

Having examined the statements of accounts, with the respective vouchers, and compared the balances for the year ending 31 March 1862, we certify that we have found the same quite correct.

We have also sighted the numerous securities held by the company; and have much pleasure in adding that the audit has been to our satisfaction.

London, 1 May 1862.

Wm. Masters, } Auditors.
J. Chapman, }

165.—MAGNET LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - -	22, Moorgate-street, in the City of London.
OBJECTS - - - - -	Life Assurance.
DATE OF REGISTRATION - - - - -	24 May 1854.

ACCOUNTS Registered since the Return of the 28th April 1856.

BALANCE SHEET from 24 May 1855 to 24 May 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance forward from last year - - - -	1,794	1 11	By Expenses incurred in the formation of agencies, and in the extension of the society's business, carried to suspense account - - - -	906	13 4
- Premiums on new policies - - - £. 3,338 4 1			- Expenses of management:		
- Ditto - renewals - - - -	2,031	3 7	Printing and stationery - - - -	£. 119 19 8	
	5,369	7 8	Postages, carriage, and messengers' wages - - -	84	8 4
- Cash deposits - - - -	3,850	- -	Rent and taxes, gas and office expenses - - -	304	- 11
- Loans to policy holders repaid - - - £. 1,511 11 10			Travelling expenses and advertising - - -	94	15 4
- Interest on ditto - - - -	128	15 7	Commission and agency expenses, town and country - - -	621	17 8
- Loan guarantee fund - - - -	19	3 6	Medical fees - - - -	169	8 -
	1,659	10 11	Salaries and actuarial charges - - -	679	12 10
				2,074	2 9
			- Advances on loan to policy holders - - - £. 1,315 - -		
			- Depositors repaid - - - -	2,900	- -
			- Interest on dividends - - - -	312	19 10
			- Re-assurances - - - -	853	12 4
			- Claims - - - -	411	10 11
			- Directors' and auditors' remuneration - - -	496	- -
			- Policy stamps - - - -	56	4 -
				6,345	7 1
			- Balances:		
			Cash at bankers - - - -	£. 672 7 4	
			Agents' balances in hand and bills of short date in office - - -	2,273	6 -
			Half-yearly and quarterly premiums and half credit premiums in course of collection - - -	401	4 -
				3,346	17 4
	£.	12,673 - 6		£.	12,673 - 6

Examined by us this 24th day of June 1856,

Charles B. Foster, Chairman.

Henry Parsons,
G. A. H. Dean,
S. Pott, } Directors.

This statement of receipts and disbursements has this day been examined by us, and we hereby certify the correctness thereof,

2 July 1856.

J. Hobson, Wm. Upward,
F. H. Griffith, Alfred Marsh, } Auditors.

165.—MAGNET LIFE ASSURANCE SOCIETY—continued.

(2.) BALANCE SHEET from 24 May 1856 to 24 May 1857.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balances from last year	- - - - -	2,945	13 4	By Office furniture, expenses incurred in the formation of agencies, and otherwise extending the society's business, carried to suspense account in accordance with the provisions of the deed of settlement -	- - -	981	2 6
- Capital stock	- - - - -	525	- -	- Expenses of management:			
- Renewal premiums	- - - £. 3,379 11 -			Printing and stationery	- - £. 90 13 7		
- New premiums	- - - 1,769 10 11	5,149	1 11	Postage and carriage	- - - 31 19 1		
				Rent, taxes, messengers' wages	- - - 260 16 4		
- Cash deposits	- - - - -	3,300	- -	Travelling expenses	- - - 56 17 3		
- Loans repaid	- - - £. 1,257 14 6			Advertisements	- - - 33 11 9		
- Interest	- - - 105 5 11	1,363	- 5	Commission and agency expenses	- - - 220 10 8		
				Medical fees (town and country)	- - - 225 14 10		
				Salaries and actuarial charges	- - - 775 14 2		
				Legal charges (surrender of policies, &c.)	- - - 58 9 11		
				Directors' and auditors' remuneration	- - - 551 5 -		
						2,305	12 7
				- Advances on loan to policy holders	- - - - -	650	- -
				- Claims	- - - - -	2,192	- 6
				- Interest and discount	- - - - -	314	18 11
				- Annuity and dividends	- - - - -	150	4 4
				- Re-assurances	- - - - -	960	2 3
				- Policy stamps	- - - - -	13	10 -
				- Depositors repaid	- - - - -	1,500	- -
				- Balances:			
				Cash at bankers	- - - £. 776 4 3		
				Petty cash	- - - 33 2 1		
						809	6 4
				- Agents, and bills of short date in office	- - - - -	3,318	12 3
				- Half credit, half-yearly, and quarterly premiums in course of collection	- - - - -	87	6 -
£.		13,282	15 8	£.		13,282	15 8

Examined by us this 24th day of June 1857.

G. A. H. Dean, }
H. Parsons, } Directors.
S. Pott, }
C. B. Foster, Chairman.

This statement of Receipts and Disbursements was this day examined by us, and we hereby certify the correctness thereof.

27 July 1857.

T. H. Griffith, }
S. Hobson, } Auditors.

(3.) BALANCE SHEET from 24 May 1857 to 24 May 1858.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance from last year	- - - - -	4,127	18 7	By Office expenses incurred in the formation of agencies, and otherwise extending the society's business, carried to suspense account in accordance with the provisions of the deed of settlement -	- - -	555	- -
- Capital stock	- - - - -	450	- -	- Expenses of management:			
- Renewal premiums	- - - £. 3,401 14 10			Printing and stationery	- - £. 75 15 6		
- New premiums	- - - 2,285 16 1	5,687	10 11	Rent, taxes, messengers' wages, &c.	- - - 245 8 1		
				Postage and carriage, travelling expenses, law charges, &c.	- - - 79 18 10		
- Loans repaid	- - - £. 789 2 1			Advertisements	- - - 20 18 5		
- Interest	- - - 79 9 -	868	11 1	Commission and agency expenses	- - - 421 2 3		
				Salaries	- - - 703 3 8		
- Cash deposits	- - - - -	2,875	- -	Auditors	- - - 15 15 -		
- Petty cash (due to)	- - - - -	209	17 6	Medical fees (town and country)	- - - 133 7 -		
				Surrender of policy	- - - 28 5 3		
				Actuarial Charges	- - - 150 - -		
						1,873	14 -
				- Advances to policy holders	- - - - -	353	- -
				- Claims	- - - - -	2,500	- -
				- Policy stamps	- - - - -	20	17 -
				- Interest on deposits	- - - - -	353	17 7
				- Dividends and annuities	- - - - -	189	7 10
				- Re-assurances	- - - - -	494	- 10
				- Deposits repaid	- - - - -	3,225	- -
				- Balances:			
				Cash at bankers	- - - £. 578 15 3		
				Agents, and bills of short date in office	- - - 3,763 4 3		
						4,341	19 6
				- Half credit, half-yearly and quarterly premiums	- - - - -	312	1 4
£.		14,218	18 1	£.		14,218	18 1

Examined by us, this 2d day of July 1858.

G. A. H. Dean, }
Henry Parsons, } Directors.
S. Pott, }
Chas. B. Forster, Chairman.

This statement of Receipts and Disbursements was this day examined by us, and we hereby certify the correctness thereof.

2 August 1858.

Thos. H. Griffith, }
J. R. Rogers, } Auditors.
J. C. Stirke, }
Chas. Erwin, }

166.—NELSON SEA VOYAGERS AND GENERAL LIFE ASSURANCE AND INVESTMENT COMPANY.

Nothing added to what was contained in the previous Returns.

167.—LONDON AND COUNTY HAIL AND CATTLE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

168.—ACCIDENTAL DEATH INSURANCE COMPANY.

(Name changed by Act of Parliament from "Travellers' and Marine Insurance Company," on 19 April 1859).

PLACE OF BUSINESS - - - - 7, Bank Buildings, Lothbury.
 OBJECTS - - - - - Sea, Fire, and Life Assurance.
 DATE OF COMPLETE REGISTRATION - 3 July 1854.

ACCOUNTS Registered since the Return of the 3d July 1854.

(1.) BALANCE SHEET from 1 June 1855 to 30 April 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances from last Year's Accounts:			By Expenses incurred in the formation of branch offices and agencies, and in the extension of the Company's business, carried to suspense accounts - - - -	2,722	17 10
At banker's - - - - - £. 1,564 16 3			- Advances upon security - - - - -	1,533	4 3
In agents' hands - - - - - 1,913 7 11			- Deposits repaid, including interest - - - - -	5,428	14 3
Petty cash - - - - - 41 9 9			By Current Expenses:		
	3,519	13 11	Rent and taxes - - - - £. 365 8 8		
To Capital Stock and Deposit Accounts:			Salaries and wages - - - - 1,055 - 1		
Capital stock - - - - - 1,635 - -			Advertising and commission - - - - 908 8 6		
Deposits - - - - - 6,435 12 10			Printing and stationery - - - - 271 15 5		
Loan instalments - - - - 2,947 13 9			Stamps - - - - - 1,007 14 11		
Interest on stock - - - - 140 - -			Directors' and auditors' fees - - - - 921 - -		
	11,158	6 7	Re-assurances - - - - - 155 3 9		
To Premium Accounts:			Surrender of Policies - - - - 108 12 2		
New and renewal premiums - - - 6,706 13 7			Claims - - - - - 1,256 18 6		
Commission - - - - - 11 19 -			Law expenses - - - - - 117 18 10		
	6,718	12 7	Medical fees - - - - - 28 6 6		
			Travelling expenses - - - - 62 8 8		
			Dividends to shareholders - - - 347 5 2		
			Petty office disbursements - - - 90 6 2		
				6,696	7 4
			By Cash Balances:		
			At banker's - - - - - 2,393 17 3		
			In agents' hands - - - - - 2,594 15 -		
			Petty cash - - - - - 26 17 2		
				5,015	9 5
£.	21,396	13 1	£.	21,396	13 1

Examined by us,

John Beadnell, }
 James Booth, } Directors.
 Edward Solty, }

Dated 16 May 1856.

We hereby certify that we have examined this statement of receipts and expenditure, and that we have found the same to be correct.

Dated 16 May 1856.

George Grove, }
 P. Le Neve Foster, } Auditors.

168.—ACCIDENTAL DEATH INSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 1 May 1856 to 30 April 1857.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balances from last Year's Accounts :				By Expenses incurred in the formation of branch offices and agencies, and in the extension of the Company's business, carried to suspense account	-	-	-
At bankers' - - - -	£.	2,393	17 3	- Advances upon security - - - -	-	-	-
In agents' hands - - - -		2,594	15 -	- Deposits repaid, including interest - - - -	-	-	-
Petty cash - - - -		26	17 2	- Outstanding claims settled (including expenses) - - - -	-	-	-
- Capital Stock and Deposit Accounts :			5,015 9 5	- Dividends to shareholders - - - -	-	-	-
Capital stock - - - -		2,287	- -	- Current Expenses :			
Deposits - - - -		8,431	7 7	Rent and taxes - - - -	313	15	4
Loan Instalments - - - -		6,785	4 9	Salaries and wages - - - -	1,056	1	-
Interest on stock - - - -		140	- -	Advertising and commission - - - -	1,038	5	9
- Premium Accounts :			17,643 12 4	Printing and stationery - - - -	296	2	9
New premiums - - - -		6,647	8 1	Stamps - - - -	948	8	7
Renewal ditto - - - -		5,156	15 11	Postages - - - -	55	19	11
Commission - - - -		8	5 -	Directors, and auditors' fees - - - -	921	-	-
			11,812 9 -	Re-assurances - - - -	188	14	7
				Surrender of policies - - - -	522	16	8
				Claims - - - -	5,904	4	1
				Law expenses - - - -	44	6	11
				Medical fees - - - -	47	3	6
				Travelling expenses - - - -	83	13	9
				Petty office disbursements - - - -	141	16	8
							11,562 9 6
				- Cash Balances :			
				At banker's - - - -	1,423	17	8
				In agents' hands - - - -	4,535	15	3
							5,959 12 11
	£.	34,471	10 9		£.	34,471	10 9

Examined by us,

Dated, 18 May 1857.

We hereby certify that we have examined this statement of receipts and expenditure, and that we have found the same to be correct.

Dated 6 June 1857.

E. S. Kennedy,
T. F. Beale,
J. Beadnell, } Directors.

P. Le Neve Foster,
George Grove, } Auditors.

(3.) BALANCE SHEET from 1 May 1857 to 30 April 1858.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balances from last Year's Account :				By Settlement of claims - - - -	-	-	-
At bankers' - - - -		1,423	17 8	Deposits repaid (including interest) - - - -	-	-	-
In agents' hands - - - -		4,535	15 3	Advances on security and investments - - - -	-	-	-
- Capital Stock, and Loan Accounts :			5,959 12 11	- Suspense accounts :			
Capital stock - - - -		1,364	5 -	Payment to Accidental Death Insurance Company - - - -	£.	s.	d.
Advances on loans and deposits - - - -		11,098	18 6	- - - -	2,995	-	-
Loan instalments repaid - - - -		5,023	2 8	Expenses incurred in the formation of branch offices - agencies, and in the extension of the Company's business - - - -	-	-	-
Interest on Government stock - - - -		140	- -	- - - -	890	10	-
Registration fees - - - -		-	2 6	- Re-assurances - - - -	-	-	-
- Premium Accounts :			17,626 8 8	- Current Disbursements, viz. :			
New premiums - - - -		7,830	18 2	Rent and taxes - - - -	463	10	4
Renewal ditto - - - -		17,699	5 8	Salaries and wages - - - -	1,570	4	-
Commissions - - - -		9	19 -	Advertising and commission - - - -	2,100	13	8
			25,540 2 10	Printing and stationery - - - -	325	6	5
				Stamps - - - -	640	4	10
				Postages - - - -	104	14	10
				Directors' and auditors' fees - - - -	921	-	-
				Law expenses - - - -	63	8	11
				Travelling expenses - - - -	109	4	8
				Annuities - - - -	14	18	-
				Dividends to shareholders - - - -	538	16	9
				Petty office disbursements - - - -	139	17	8
							6,992 - 1
				- Cash Balances :			
				At bankers' - - - -	3,680	17	4
				In agents' hands - - - -	8,520	5	8
				Petty cash - - - -	16	10	5
							12,217 13 5
	£.	49,126	4 5		£.	49,126	4 5

Examined by us,

Dated, 11 May 1858.

We hereby certify that we have examined this statement of receipts and expenditure, and that we have found the same to be correct.

Dated 24 June 1858.

John Beadnell,
Thomas Frederick Beale,
Thomas Cotterell, } Directors.

P. Le Neve Foster,
George Grove, } Auditors.

168.—ACCIDENTAL DEATH INSURANCE COMPANY—*continued.*

(4.) BALANCE SHEET from 1 May 1858 to 30 April 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances from last Year's Accounts:			By Deposits repaid, including interest	10,883	5 6
At bankers' - - - - -	3,680	17 4	- Advances on security and investments	2,700	- -
In agents' hands - - - - -	8,520	5 8	- Suspense Accounts:		
Petty cash - - - - -	16	10 5	Expenses incurred in the formation of branch offices, agencies, and in the extension of the Company's business, including Parliamentary charges	1,956	3 1
	12,217	13 5			
To Capital Stock and Loan Accounts:			Current Disbursements of the Year, viz.:		
Capital stock - - - - -	816	- -	Settlement of claims	16,122	3 7
Advances on loan and deposits - - - - -	5,180	- 9	Rent and taxes - £. 1,140 7 2		
Loan instalments repaid - - - - -	6,861	12 11	Less rent from tenants 110 13 11	1,029	13 3
Interest - - - - -	138	13 10			
Registration fees - - - - -	4	17 6	Salaries and wages - - - - -	2,322	1 8
	13,001	5 -	Advertising and commission - - - - -	3,227	4 -
To Premium Accounts:			Printing and stationery - - - - -	415	16 3
New premiums, annual - - - - -	9,078	13 9	Stamps - - - - -	955	5 2
Ditto - ditto - single payment - - - - -	1,455	4 6	Postages - - - - -	158	- -
Renewal premiums - - - - -	22,726	14 4	Directors' and auditors' fees - - - - -	1,023	18 -
Commission - - - - -	4	19 6	Surrender of policies - - - - -	151	11 8
	33,265	12 1	Re-assurances - - - - -	506	- 2
			Law expenses - - - - -	202	7 -
			Travelling expenses - - - - -	120	15 -
			Annuities and interest on debentures - - - - -	996	- -
			Dividends to shareholders - - - - -	605	15 9
			Petty office disbursements - - - - -	173	10 3
			Bank charges on country cheques - - - - -	156	12 -
				28,166	13 9
			By Cash Balances:		
			At bankers' - - - - -	3,141	17 8
			In agents' hands - - - - -	11,616	19 1
			Petty cash - - - - -	19	11 5
				14,776	8 2
£.	58,434	10 6	£.	58,434	10 6

Examined by us,

George Lowe,
Thomas Cotterell, } Directors.
W. T. Wallis,

24 May 1859.

We hereby certify that we have examined this statement of receipts and expenditure, and that we have found the same to be correct.

16 June 1859.

P. Le Neve Foster,
George Grove, } Auditors.

168.—ACCIDENTAL DEATH INSURANCE COMPANY—continued.

(6.) BALANCE SHEET from 1 May 1860 to 30 April 1861.

RECEIPTS.				EXPENDITURE.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.
To Balance from last Year's Accounts :							By Deposits repaid, including interest - - - - -		
At bankers - - - - -	4,027	16	6				6,343 13 -		
In agents' hands - - - - -	12,507	11	6				- Advances on security - - - - -		
Petty cash - - - - -	5	17	2				200 - -		
				16,541	5	2	- Purchase of Consols - - - - -		
							1,200 - -		
- Capital Stock and Loan Accounts :							- Purchase of debentures - - - - -		
Capital stock - - - - -	2,613	-	-				918 - -		
Deposits - - - - -	5,584	19	3				- Agents' trust fund - - - - -		
Interest - - - - -	15	13	9				1,539 2 8		
Registration fees - - - - -	2	-	-				- Gratuities to former officials - - - - -		
				8,215	13	-	975 - -		
- Premium Accounts :							- Suspense accounts : Expenses incurred in the formation		
New premiums, annual - - - - -	12,452	12	2				of branch offices, agencies, and in the extension of		
Ditto - single payments - - - - -	779	10	-				the Company's business ; final payment - - - - -		
Renewal ditto - ditto - - - - -	29,048	3	11				3,511 18 10		
Commission - - - - -	3	6	4						
				42,283	12	5			
</									

Examined by us,

George Lowe,
Charles Ainslie,
Alfred Smee, } Directors.

Approved,

John Beadnell, Chairman.

21 May 1861.

We hereby certify that we have examined this statement of receipts and expenditure, and that we have found the same to be correct.

7 June 1861.

P. Le Neve Foster, } Auditors.
Thos. Cotterell, }

168.—ACCIDENTAL DEATH INSURANCE COMPANY—continued.

(7.) BALANCE SHEET from 1 May 1861 to 30 April 1862.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances from last Year's Accounts :			By Deposits repaid, including interest	5,109	12
At bankers' - - - - £. 2,670	6	4	- Purchase of Consols - - - - -	505	-
In agents' hands - - - - 9,662	8	8	- Ditto - ditto - - - - -	1,020	-
Petty cash - - - - 40	15	4	- Purchase of debentures - - - - -	405	-
	12,373	10 4	- Agents' trust fund - - - - -	870	11
To Capital Stock and Loan Accounts :					
Capital stock - - - - £. 505	-	-	- Current Disbursements of the Year :		
Deposits - - - - 7,036	18	5	Settlement of claims - - - £. 26,082	18	2
Interest on investments - - 68	15	4	Rent and taxes - £. 1,871	19	10
	7,610	13 9	Less, rent from tenants - 582	-	-
To Premium Accounts :				1,289	19 10
Premiums of the year - - £. 47,879	9	10	Salaries and wages - - - - 3,846	10	4
Commission - - - - 3	6	4	Advertising and commission - - 6,534	8	2
	47,882	16 2	Printing and stationery - - - 904	11	5
			Stamps - - - - - 860	11	3
			Postages - - - - - 371	7	4
			Directors' and auditors' fees - - 1,117	-	-
			Medical fees - - - - - 330	9	-
			Surrender of policies - - - - 234	4	6
			Re-assurances - - - - - 692	14	9
			Parliamentary and law expenses - 417	17	3
			Travelling expenses - - - - 201	7	1
			Annuities and interest on debentures - 1,360	7	11
			Dividends to shareholders - - - 954	18	2
			Petty office disbursements - - - 331	19	2
			Office fittings and repairs - - - 135	19	9
				45,717	4 1
			By Cash Balances :		
			At bankers' - - - - £. 3,839	14	4
			In agents' hands - - - - - 10,322	11	11
			Petty cash - - - - - 77	16	4
				14,240	2 7
£.	67,867	- 3	£.	67,867	- 3

Examined by us,

Charles Ainslie,
George Lowe,
Edward S. Kennedy,

Directors.

Approved,

J. G. B. Laurell, Chairman.

20 May 1862.

We hereby certify that we have examined this statement of receipts and expenditure, and that we have found the same to be correct.

17 June 1862.

P. Le Neve Foster,
W. H. Green,

Auditors.

169.—BRITISH EQUITABLE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

170.—PLATE GLASS UNIVERSAL INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

171.—LONDON MERCANTILE FIRE INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

172.—FALCON LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

173.—SAXON LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

174.—MERCANTILE PROVIDENT ASSURANCE ASSOCIATION.

Nothing added to what was contained in the previous Returns.

175.—DIADEM LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

176.—THE EUROPEAN ASSURANCE SOCIETY.

(Name changed by Act of Parliament from “THE PEOPLE’S PROVIDENT ASSURANCE SOCIETY.”)

PLACE OF BUSINESS	2, Waterloo-place, in the County of Middlesex.
OBJECTS	To transact the business of a Life Assurance, Annuity, Endowment, Loan, and Reversionary Interest Association, and to guarantee the Fidelity of Persons in Situations of Trust, &c.
DATE OF COMPLETE REGISTRATION	12 September 1854.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 1 January 1859 to 31 December 1859.

RECEIPTS.			EXPENDITURE.				
	£.	s. d.		£.	s. d.	£.	s. d.
To Premiums (life)	95,879	8 11	By Rent and taxes	665	14 2		
„ Premiums (guarantee)	7,571	11 2	„ Postages and parcels	443	— 9		
„ Register, transfers, and assignments	25	17 1	„ Agents’ charges	3,045	14 6		
„ Interest	7,452	3 1	„ Office charges	928	13 10		
			„ Salaries	3,376	13 7		
			„ Law charges	36	13 3		
			„ Stationery and printing	805	5 2		
			„ Advertising	393	9 10		
			„ Directors’ fees	1,087	10 —	10,782	15 1
			„ Agents’ commission	5,229	6 10		
			„ Medical fees	818	2 8		
			„ Policy stamps	58	3 —		
						6,105	12 6
			„ Interest to shareholders	—	—	2,783	3 6
			„ Re-assurances	—	—	4,667	19 1
			„ Policies surrendered	—	—	2,176	5 9
			„ Life losses	—	—	51,918	4 9
			„ Guarantee claims	—	—	1,359	9 9
			„ Bad debts	—	—	195	11 6
			„ Balance	—	—	30,939	18 7
£.	110,929	— 6		£.	110,929	— 6	

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.				
	£.	s. d.		£.	s. d.		
To Deposit on shares	44,862	— —	By Preliminary expenses	5,230	6 11		
„ Paid-up shares	21,975	— —	„ Furniture and fixtures	1,270	7 9		
„ Depositors	2,741	18 6	„ Loans and mortgages	74,439	5 11		
„ European Insurance Company	122,015	10 4	„ Loans on policies	8,647	11 9		
„ Annuities	7,402	16 7	„ Purchase of annuities	7,476	16 —		
„ Income and expenditure balance	30,939	18 7	„ Purchase of reversions	51,502	7 6		
			„ Sums paid for business acquired by purchase	25,079	3 11		
			„ Indian railway debentures	10,023	6 —		
			„ Government funds	28,927	17 5		
			„ Premiums in course of payment at Chief Office	2,230	18 3		
			„ Australian branch (balance)	1,727	2 1		
			„ Agents’ balances	10,523	13 5		
			„ Policy stamps on hand	7	6 —		
			„ Balance at banker’s	2,605	4 —		
			„ Cash in hand	245	17 1		
£.	229,937	4 —		£.	229,937	4 —	

Having examined the balance-sheet of income and expenditure, and compared it with the books and vouchers produced, we have the satisfaction to certify the accounts to be correct.

J. Parker,
F. W. Goddard } Auditors.

176.—EUROPEAN ASSURANCE SOCIETY—continued.

(2.) BALANCE SHEET from 1 January 1860 to 31 December 1860.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Premiums (life) - - - - -	109,675	2	5	By Rent and taxes - - - - -	526	6	2
- Premiums (guarantee) - - - - -	9,851	6	1	- Postages and parcels - - - - -	473	16	8
- Annuities - - - - -	7,839	8	-	- Office charges - - - - -	1,187	3	4
- Interest - - - - -	7,216	19	3	- Salaries - - - - -	3,664	10	2
				- Law charges - - - - -	170	19	6
				- Stationery and printing - - - - -	1,528	16	8
				- Advertising - - - - -	364	15	6
				- Directors' fees - - - - -	1,837	10	-
							9,733 18 -
				- Agents' charges - - - - -	-	-	-
				- Commission - - - - -	6,394	4	7
				- Medical fees - - - - -	1,015	14	5
				- Policy stamps - - - - -	160	1	9
							7,570 - 9
				- Interest to shareholders - - - - -	-	-	-
				- Re-assurances - - - - -	-	-	-
				- Policies surrendered - - - - -	-	-	-
				- Life losses - - - - -	-	-	-
				- Endowments - - - - -	-	-	-
				- Guarantee claims - - - - -	-	-	-
				- Balance - - - - -	-	-	-
							30,200 16 4
£.	134,582	15	9	£.	134,582	15	9

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
To Share capital - - - - -	68,534	10	-	To Preliminary expenses - - - - -	6,102	-	8
- Annuities - - - - -	1,757	15	2	- Ditto (Australian) - - - - -	3,377	5	9
- Depositors - - - - -	230	-	-				9,479 6 5
- Balance of assets acquired by the purchase of other societies - - - - -	102,785	3	8	- Furniture and fixtures - - - - -	-	-	-
- Balance : Income and expenditure, 1859 - - - - -	30,939	18	7	- Loans and mortgages - - - - -	-	-	-
- Balance : Income and expenditure, 1860 - - - - -	30,200	16	4	- Loans on policies - - - - -	-	-	-
				- Policy stamps in hand - - - - -	-	-	-
				- Balance at banker's (current account) - - - - -	-	-	-
				- " " (deposit account) - - - - -	-	-	-
				- Government funds (Three per Cents.) { £. 10,003 18 11			
					20,026	8	5
							30,030 7 4
				- East India railway debentures - - - - -	-	-	-
				- Reversions purchased - - - - -	-	-	-
				- Annuities purchased - - - - -	-	-	-
							3,921 1 1
				- Agents' Balances : - - - - -			53,304 19 2
				Foreign - - - - -	£. 5,084	17	9
				Home - - - - -	8,235	9	3
							13,320 7 -
				- Premiums in course of payment at Chief Office - - - - -	-	-	-
				- Cash in hand - - - - -	-	-	-
				- Professional assurance - - - - -	-	-	-
				- Purchase of business - - - - -	-	-	-
							2,241 15 2
							265 17 3
							4,311 16 -
£.	234,448	3	9	£.	234,448	3	9

Having examined the above Balance Sheet, and compared it with the Books and Vouchers produced, we hereby certify the Accounts to be correct.

15 March 1861.

J. Parker, } Auditors.
F. W. Goddard, }

John Hodgkins,
Thos. Winkworth.

176.—EUROPEAN ASSURANCE SOCIETY—continued.

(3.) BALANCE SHEET from 1 January 1861 to 31 December 1861.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Premiums (life)	118,441	17 11	By Rent, taxes, and repairs	830	17 4
- Premiums (guarantee)	11,645	11 8	- Petty cash and parcels	100	10 1
- Interest and dividends	7,556	19 6	- Postages	416	13 -
- Annuities	1,175	14 5	- Local boards and agencies	2,759	19 2
			- Office charges	606	12 2
			- Stationery and printing	1,041	3 10
			- Advertising	1,193	18 8
			- Directors' and auditors' fees	1,026	7 6
			- Salaries	4,827	11 6
			- Law charges	187	9 10
				12,991	3 1
			- Commission	6,528	4 8
			- Medical fees	822	19 3
			- Policy stamps	176	10 3
				7,527	14 2
			- Interest to shareholders	4,487	2 3
			- Re-assurances	5,913	11 4
			- Policies surrendered	2,282	3 5
			- Register, transfers, and assignments	13	13 6
			- Life losses	76,236	4 6
			- Endowment claims	800	7 1
			- Guarantee claims	5,214	0 4
			- Balance	23,353	14 10
£.	138,620	3 6	£.	138,620	3 6

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
To Deposit on 100,781 shares, at 10s.	50,390	10 -	By Furniture and fixtures	1,283	2 3
- Paid-up shares, 8,552, at 2 <i>l.</i> 10s.	21,380	- -	- Loans and mortgages	103,202	4 8
- Amount applicable for shareholders' bonus	3,157	8 10	- Loans on policies	9,001	5 1
- Annuities	1,757	15 2	- Reversions	55,170	12 8
- Depositors	403	18 -	- Annuities purchased	7,476	16 -
- Amount applicable for bonus, to be distributed among policy-holders	11,739	19 11	- Government funds	30,030	7 4
- Amount applicable for bonus, to be distributed among policy agents	789	7 3	- Agents' Balance:		
- Balance of assets acquired by the purchase of other societies	109,194	19 5	Home agents	9,246	10 11
- Assurance Fund	54,177	3 1	Foreign "	8,424	3 2
			- Premiums in course of payment at the Chief Office	2,576	1 -
			- Balance at banker's (current account)	12,025	15 2
			- " " (on deposit)	14,467	11 1
			- Cash in hand	86	12 4
£.	252,991	1 8	£.	252,991	1 8

We have examined the Books of the Company, together with the Vouchers in relation thereto, and we find the same to be correct.

J. Parker,
F. W. Goddard, } Auditors.

John Hedgins.
R. F. George.

177.—UNITY GENERAL ASSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - - - 40, Pall-mall, London.

OBJECTS - - - - - { Life Assurance, Sale and Purchase of Annuities and Reversions, granting Loans, undertaking the Office of Trustees, Insurance of Property from Damage or Loss, Cattle Insurance, and every other kind of Assurance and Insurance which can be effected according to law.

DATE OF COMPLETE REGISTRATION - - - 7 October 1854.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) **BALANCE SHEET** from 31 December 1859 to 31 December 1860.

[illegible]

We have examined all the vouchers and documents relating to this Account, and have found them correct.

Wm. Hopwood, } Auditors.
C. F. Kemp, }

177.—UNITY GENERAL ASSURANCE ASSOCIATION—continued.

(1.) BALANCE SHEET from 31 December 1859 to 31 December 1860—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.						
	£.	s.	d.	£.	s.	d.		£.	s.	d.
To Life Assurance Fund—Balance 1859	-	72,637	2 11				By Cash on hand	-	31	11 10
Less—Dividends	-	£. 4,086	10 -							
Vote to directors for							- Cash at Unity Bank, viz. :	£.	s.	d.
1859 -	-	525	- -				On General account	-	6,371	10 11
Cash bonus (paid in anticipation)	-	7	14 11				„ Deposit „	-	5,000	- -
Agents' bad debts	-	425	15 11				„ Dividend „	-	375	8 -
Reserve Fund	-	1,713	13 7							
Annuity Fund	-	384	17 4							
			7,143 11 9							11,746 18 11
			65,493 11 2				By Sundry debtors	-	877	3 4
To Balance, 1860	-	-	9,141 7 1				- Balances due by agents	-	3,307	3 1
				74,634	18	3	- Furniture, fixtures, and fittings	-	6,111	17 2
- Cash on deposit	-	-	-	9,000	-	-	- East India stock and other securities	-	17,452	10 5
- Interest on ditto	-	-	-	108	1	6	- Sundry loans	-	53,215	5 2
- Annuity Fund	-	-	-	3,614	13	10	- Interest on ditto	-	652	4 2
- Life losses unpaid	-	-	-				- Suspense account	-	63	14 10
- Reversionary bonus thereon	-	-	-	2,626	5	-				
			99 9 4							
				2,725	14	4				
- Loan Guarantee Fund	-	-	-	478	15	9				
- Unclaimed dividends	-	-	-	375	8	-				
- Transfer stamps	-	-	-							
- Reserve Fund	-	-	-	1	16	-				
- Sundry creditors	-	-	-	1,713	13	7				
				805	7	8				
	£.			93,458	8	11		£.		
								93,458	8	11

We have examined all the vouchers and documents relating to this Account, and have found them correct.

Chas. Burne,
Edw. Taylor.
Wm. Hopwood, } Auditors.
C. F. Kemp, }

178.—NATIONAL INDUSTRIAL LIFE ASSURANCE AND GENERAL DEPOSIT AND ADVANCE COMPANY.

PLACE OF BUSINESS - - - - - 22, New Bridge-street, Blackfriars.
OBJECTS - - - - - Life Assurance and Loan, and Receiving Money by way of Deposits.
DATE OF COMPLETE REGISTRATION - - - 16 October 1854.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET from 30 September 1855 to 30 September 1856.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
Balance from last year:	£.	s.	d.	Amount advanced on security (including legal charges thereon)	-	-	23,282 18 5
Cash at bank	1,590	6	6	Deposits repaid	-	-	7,359 15 -
„ with secretary	17	8	6	Interest on capital and deposits	-	-	795 10 6
„ with agents	44	14	8	Death claims	-	-	36 - 3
				Outstanding accounts, 1855	-	-	303 2 6
			1,652 9 8				
Share capital paid up	-	-	5,617 12 -	Stamps, policies, receipts, bills, and agreements	£.	s.	d.
Deposits	-	-	12,040 10 6	Rent and house expenses	-	-	27 14 4
Annuity, immediate	-	-	300 - -	Salaries, medical fees, directors' fees, and miscellaneous charges	-	-	160 15 6
Advances repaid	-	-	14,061 15 8	Books, stationery, carriage of parcels, and travelling	921	1	7
Interest and discount on advances	-	-	1,660 1 4	Printing and advertising	-	-	28 3 1
Premiums on life assurance	-	-	186 4 6	Agency commissions, commissions on shares and loans, and postages	-	-	35 12 7
Entrance fees—shares	-	-	31 18 -	Survey investigation, auditors' registration, and returned fees	-	-	85 3 3
Survey and investigation fees	-	-	135 4 2	Office fittings and furniture	-	-	106 5 9
Rent, &c., Perpetual Building Society	-	-	71 - 4				39 19 2
				Deposit account, Union Bank	-	-	1,404 15 3
				Balance—Cash at bank	-	-	2,010 17 6
				„ in hands of secretary	-	-	
				„ in hands of agents	-	-	
							563 16 9
	£.	35,756	16 2		£.	35,756	16 2

Daniel Pratt, } Directors.
John Gover, }

178.—NATIONAL INDUSTRIAL LIFE ASSURANCE AND GENERAL DEPOSIT AND ADVANCE COMPANY—continued.

(1.) BALANCE SHEET from 30 September 1855 to 30 September 1856—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Share capital paid up - - - - -	10,432	18	-	Advanced on security - - - - -	-	-	-
Deposit - - - - -	15,478	5	4	Interest due - - - - -	-	-	-
Outstanding accounts - - - - -	100	17	5	Deposit account at bank (including interest) - - - - -	-	-	-
Interest on capital deposits - - - - -	677	10	9	Cash at banker's - - - - -	-	-	-
Discount received on bills not matured on 30th September 1856 - - - - -	123	19	7	„ in hands of secretary - - - - -	-	-	-
Annuity, immediate - - - - -	300	-	-	„ in hands of agents - - - - -	£.	s.	d.
Balance (including Reserve Fund) - - - - -	364	4	7	Amount of preliminary working expenses - - - - -	4,077	6	7
				Less, by amount paid off this year - - - - -	453	-	9
	£.	27,477	15 8				
						3,624	5 10
					£.	27,477	15 8

Thomas Miers, Chairman.

Henry R. Silvester,
John Mann,
Daniel Pratt, } Directors.

Examined and found correct, with a balance in favour of the Company of 364 l. 4 s. 7 d.

George Scott Freeman,
John Wills, } Auditors.

17 November 1856.

(2.) BALANCE SHEET from 30 September 1856 to 30 September 1857.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
Balance from last year :				Amount advanced on security (including legal charges thereon) - - - - -	34,964	8	4
Cash at bank - - - - -	543	16	4	Deposits repaid - - - - -	8,447	17	5
„ with secretary - - - - -	5	4	1	Annuities - - - - -	35	9	6
„ with agents - - - - -	14	16	4	Interest on capital and deposits - - - - -	1,684	17	6
Deposit at Union Bank, repaid with interest - - - - -	2,010	17	6	Death claim - - - - -	11	19	-
Share capital - - - - -	4,764	19	4	Outstanding accounts, 1856 - - - - -	87	9	9
Deposits - - - - -	12,869	12	5	Agreement and receipt stamps - - - - -	26	13	10
Annuities, immediate - - - - -	71	3	-	Rent, taxes, and house expenses - - - - -	193	1	4
Advances repaid, with interest thereon - - - - -	26,875	3	5	Salaries, medical fees, directors' and auditors' fees, and miscellaneous expenses - - - - -	976	2	5
Premiums on life assurances (less re-assurance and in hands of agents) - - - - -	101	8	2	Books and stationery - - - - -	21	19	10
Entrance fees - - - - -	7	2	-	Printing and advertising - - - - -	94	16	6
Survey and investigation fees - - - - -	159	14	4	Commission and postages - - - - -	73	14	4
	£.	47,423	16 11	Survey, investigation, and registration fees - - - - -	100	15	6
				Cash at bank - - - - -	672	16	1
				„ with secretary - - - - -	31	15	7
					£.	47,423	16 11

Daniel Pratt,
John Gover, } Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Share capital - - - - -	15,197	17	4	Advanced on security - - - - -	31,145	16	11
Deposits - - - - -	19,900	-	4	Interest due on current instalments - - - - -	269	11	10
Interest on capital and deposits - - - - -	723	14	8	„ due and charged to account - - - - -	379	-	9
Annuities, immediate - - - - -	371	3	-	Rent, &c. due - - - - -	44	14	6
Discount received on bills not matured on 30 September - - - - -	194	6	3	Cash at bank - - - - -	672	16	1
Outstanding accounts - - - - -	136	2	5	„ in hands of agents - - - - -	8	7	9
Balance (including Reserve Fund) - - - - -	622	5	10	„ in hands of secretary - - - - -	31	15	7
	£.	37,145	9 10	Amount of preliminary working expenses - - - - -	£.	5,249	10 2
				Less by amount paid off this year - - - - -	656	3	9
						4,593	6 5
					£.	37,145	9 10

Thomas Miers, Chairman.

Henry R. Silvester,
John Mann,
Daniel Pratt, } Directors.

Examined, and found correct.

George S. Freeman,
John Wills, } Auditors.

20 November 1857.

172.—NATIONAL INDUSTRIAL LIFE ASSURANCE AND GENERAL DEPOSIT AND ADVANCE COMPANY—continued.

(3.) BALANCE SHEET from 30 September 1857 to 30 September 1858.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
Balance from last year:			Amount advanced on security (including cases in course of completion, estates in hand, and legal charges thereon)	35,760	8 6
Cash at bank	£. 672	16 1	Deposits repaid	10,454	1 9
„ with secretary	31	15 7	Deposit at Bank	2,000	—
	704	11 8	Death claims	5	10 5
Deposit at Union Bank, repaid with interest	2,008	3 3	Assurance premiums and re-assurances	119	12 3
Share capital	3,925	5 1	Amount returned on surrendered policies	4	16 —
Deposits	15,114	7 —	Annuities	42	4 6
Advances repaid, with interest thereon, and rents from estates in hand	28,847	14 8	Interest on capital and deposits	1,961	9 3
For life assurances	197	2 4	Outstanding accounts, 30th September 1857	136	3 —
Survey and investigation fees	173	5 3	Agreement and receipt stamps	£. 45	16 8
Entrance fees	7	12 —	Rent, taxes, and house expenses	166	17 7
Stamps	5	18 3	Salaries, directors', auditors' and registration fees, and miscellaneous charges	831	2 11
Cheques drawn for advances in course of completion	1,202	1 —	Books and stationery	21	16 9
			Printing and advertising	45	7 8
			Commission and postages	36	6 9
			Survey and investigation fees	107	11 10
			Furniture and fireproof safes	19	4 —
				1,274	4 2
			Cash in hands of secretary	27	10 8
	£.	51,786 — 6		£.	51,786 — 6

Henry R. Silvester.
Mark Lindsey.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		£.	s. d.
Share capital	19,077	14 7	Amount advanced on security	41,668	7 5
Deposits	24,410	2 8	Interest now due on advances and instalments	514	9 10
Interest on capital and deposits	869	18 —	Rent due to the Company	51	18 2
Annuities, immediate	307	13 —	Furniture and office fittings	119	4 —
Estimated liability on policies	175	— —	Balance in hands of secretary	27	10 8
Discount received on bills not matured on 30th September 1858	310	1 5	„ „ of agents	10	16 11
Outstanding accounts	123	6 9	Amount of preliminary and working expenses	£. 5,663	14 8
Amount of cheques drawn for advances in course of completion	1,202	1 —	Less by amount paid off this year	314	6 3
Balance (including Reserve Fund)	1,271	18 —		5,349	8 5
	£.	47,747 15 5		£.	47,747 15 5

Examined and found correct.

G. S. Freeman.

3 December 1858.

Henry R. Silvester.
Mark Lindsey.

(4.) BALANCE SHEET from 30 September 1858 to 30 September 1859.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
Balance from last year:			Cheques drawn last year for advances in course of completion	1,202	1 —
Cash with secretary	27	10 8	Advanced on security	34,447	13 2
Share capital	4,192	12 1	Deposits repaid	11,149	14 6
Deposits	19,615	14 5	Dividends and interest	2,340	7 5
Advances repaid, with interest thereon, and rents from estates in hand	27,388	6 5	Death claims	77	14 7
For life assurances	313	10 1	Assurance premiums and re-assurances	157	11 11
Survey and investigation fees	162	17 7	Amount returned on surrendered policies	4	9 —
Office fees	132	— 3	Annuities	42	4 6
Stamps	46	4 8	Outstanding accounts, 30th September 1858	121	10 9
			Agreement and receipt stamps	£. 63	— 1
			Rent, taxes, and house expenses	79	4 4
			Salaries, directors', auditors' and registration fees, and miscellaneous charges	719	18 3
			Books and stationery	15	12 4
			Printing and advertising	72	7 9
			Commission and postages	84	13 4
			Survey and investigation fees	105	16 6
			Fireproof safe	7	10 —
				1,148	2 7
			Cash at bank	1,152	5 5
			„ in hands of secretary	35	1 4
				1,187	6 9
	£.	51,878 16 2		£.	51,878 16 2

Fras. Guthrie,
B. W. Gardner

178.—NATIONAL INDUSTRIAL LIFE ASSURANCE AND GENERAL DEPOSIT AND ADVANCE COMPANY—continued.

(4.) BALANCE SHEET from 30 September 1858 to 30 September 1859—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Share capital - - - - -	23,094	8 6	Advanced on security - - - - -	52,652	19 3
Deposits - - - - -	32,995	19 7	Interest due on advances - - - - -	426	7 5
Interest on capital and deposits - - - - -	1,144	4 10	Rent due to the Company - - - - -	55	13 7
Annuities, immediate - - - - -	300	- -	Furniture and office fittings - - - - -	126	14 -
Estimated liability on policies - - - - -	182	13 -	Balance at bank - - - - -	£. 1,152	5 5
Discount received on bills not matured on 30th September 1859 - - - - -	228	8 4	Ditto in hands of secretary - - - - -	35	1 4
Outstanding accounts - - - - -	165	15 4	Ditto - ditto agents - - - - -	9	8 -
Reserved fund, to 30th September 1858 - £. 189 8 4			Amount of preliminary and working expenses - - - - -	£. 6,211	4 9
Ditto - ditto 30th September 1859 - 152 8 4			Less by amount paid off this year - - - - -	700	- -
	341	16 8			
Balance - - - - -	1,516	7 6		5,511	4 9
	£.	59,969 13 9		£.	59,969 13 9

Examined, and found correct.

G. Scott Freeman,
Joseph Sanders.

Francis Cuthbertson,
B. W. Gardiner.

(5.) BALANCE SHEET from 30 September 1860 to 30 September 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Balance from last year:			Advanced on security - - - - -	42,122	6 8
Cash at bank - - - - - £. 376 2 6			Deposits repaid - - - - -	17,791	14 9
Ditto, with secretary - - - - - 37 10 9			Dividends and interest - - - - -	3,136	10 7
	413	13 3	Death claims - - - - -	26	1 6
Share capital - - - - -	353	17 7	Assurance premiums and re-assurance - - - - -	172	15 9
Deposits - - - - -	18,279	5 10	Amount returned on surrendered policies and shares - - - - -	98	13 -
Advances repaid, with interest thereon, and rents from estates in hand - - - - -	45,592	10 3	Annuities - - - - -	42	4 6
For life assurance - - - - -	238	6 10	Outstanding accounts, 30th September 1860 - - - - -	125	3 11
Survey, investigation and office fees, and stamps - - - - -	639	19 10	Agreement, receipt and postage stamps, and books and stationery - - - - -	£. 216	3 10
			Rent, taxes, and house expenses - - - - -	80	18 9
			Salaries, directors', auditors', and registration fees, and miscellaneous charges - - - - -	975	18 6
			Printing and advertising - - - - -	35	1 6
			Commission, survey, and investigation fees - - - - -	216	4 1
				1,524	6 8
			Cash at bank - - - - -	£. 447	10 7
			Ditto in hands of secretary - - - - -	30	5 8
				477	16 3
	£.	65,517 13 7		£.	65,517 13 7

Thomas Miers,
H. M. Townsend.

178.—NATIONAL INDUSTRIAL LIFE ASSURANCE AND GENERAL DEPOSIT AND ADVANCE COMPANY—continued.

(5.) BALANCE SHEET from 30 September 1860 to 30 September 1861—continued.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.			£.	s. d.
Share Capital	- - - - -	24,940	13 4	Advanced on security	- - - - -	60,564	18 8
Deposits	- - - - -	36,253	13 2	Interest due on advances	- - - - -	652	18 4
Interest on capital and deposits	- - - - -	1,343	13 2	Rent due to the Company	- - - - -	49	5 10
Annuities immediate	- - - - -	733	6 -	Furniture and office fittings	- - - - -	127	19 -
Estimated liability on policies	- - - - -	182	13 -	Balance at bank	- - - - - £. 447	10 7	
Discount received on bills not matured on 30th September 1861	- - - - -	74	2 5	Ditto in hands of secretary	- - - - - 30	5 8	
Outstanding accounts	- - - - -	118	9 -	Ditto - ditto - agents	- - - - - 14	3 10	
Reserved fund, to 30th September 1860	- £. 490 4 2						492 - 1
Ditto - ditto 30th September 1861	- 149 13 -			Preliminary and working expenses	- - £. 5,368	13 2	
		639	17 2	Less by amount paid off this year	- - 1,472	17 10	
Balance	- - - - -	1,496	10 -			3,895	15 4
		£. 65,782	17 3			£. 65,782	17 3

We have examined the above balance-sheet with the Company's books, together with the vouchers, &c., and find the same to be quite correct.

George Scott Freeman,
Joseph Sanders.

We have examined the above statement of the Company's assets and liabilities, with their books, including the banker's pass book, also the deeds relating to the securities, and find the same quite correct.

George Scott Freeman,
Joseph Sanders.

Thomas Miers,
H. M. Townsend.

179.—SAFETY LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 3, Royal-terrace, Adelphi, in the County of Middlesex.
OBJECTS - - - - - Life Assurance and Loan.
DATE OF COMPLETE REGISTRATION - - - 23 October 1854.

No Account registered. Company dissolved 19th November 1857.

180.—DURIHAM AND NORTHUMBERLAND LIFE, FIRE, MARINERS, AND GENERAL PROVIDENT ASSOCIATION.

Nothing added to what was contained in the previous Returns.

181.—NATIONAL PROVINCIAL PLATE GLASS INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 37, Ludgate-hill, in the City of London.
 OBJECTS - - - - - Plate Glass Insurance.
 DATE OF COMPLETE REGISTRATION - - - 3 November 1854.

ACCOUNTS Registered since the Return of 28 April 1856.

(1.) BALANCE SHEET from 31 August 1855 to 31 August 1856.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To New premiums - - - - -	757 16 -	By Expenses and charges for management - - -	935 3 6
- Renewal ditto - - - - -	493 10 2	- Losses by breakages - - - - -	302 8 11
- Transit ditto - - - - -	93 7 8	- Balance - - - - -	129 1 11
- Balance last year - - - - -	22 - 6		
£.	1,366 14 4	£.	1,366 14 4

LIABILITIES AND ASSETS.

L I A B I L I T I E S.		A S S E T S.	
	£. s. d.		£. s. d.
To Paid-up capital - - - - -	1,935 - -	By Lease of premises, and furniture and fixtures - -	926 17 5
- Outstanding accounts, and amount due by the Company	371 9 11	- Parliamentary expenses - - - - -	877 10 10
- Balance - - - - -	129 1 11	- Salvage in hand - - - - -	40 - -
		- Cash and bills in hand and at bankers', and agents' balances - - - - -	591 3 7
£.	2,435 11 10	£.	2,435 11 10

We certify the foregoing to be correct, as appears by the books of the Company.

John Geary, } Auditors.
 Edmund Clench, }

(2.) BALANCE SHEET from 31 August 1856 to 31 August 1857.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Balance - - - - -	129 1 11	By Breakages - - - - -	635 2 1
- New premiums - - - - -	678 5 -	- Bad debts - - - - -	55 10 2
- Renewal ditto - - - - -	769 - -	- Law expenses - - - - -	11 17 10
- Transit ditto - - - - -	56 12 7	- Dividend - - - - -	85 2 9
- Transfer fees - - - - -	- 10 -	- Current charges, &c. - - - - -	1,033 1 -
- Balance - - - - -	187 4 4		
£.	1,820 13 10	£.	1,820 13 10

181.—NATIONAL PROVINCIAL PLATE GLASS INSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 31 August 1856 to 31 August 1857—continued.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Paid-up capital - - - - -	2,002	10 -	By Preliminary expenses - - - - -		877 10 10
- Sundry creditors - - - - -	376	18 2	- Lease of premises - - - - -	833	2 9
			- Office furniture - - - - -	86	3 8
				919	6 5
			- Glass in hand - - - - -		50 - -
			- Due by agents, &c. - - - - -	£. 287	1 11
			- Cash and bills, &c. - - - - -	58	4 8
				345	6 7
			- Profit and loss - - - - -		187 4 4
£.	2,379	8 2	£.	2,379	8 2

We certify that the foregoing is a correct statement of the affairs of the National Provincial Plate Glass Insurance Company, as appears by the General Ledger of the Company.

John Geary,
Edmund Clench, } Auditors.

(3.) BALANCE SHEET from 31 August 1857 to 31 August 1858.

	£.	s. d.		£.	s. d.
To New premiums - - - - -	680	11 8	By Breakages - - - - -		1,148 18 4
- Renewal ditto - - - - -	1,322	13 1	- Law expenses - - - - -		27 4 11
- Transfer fees - - - - -	-	8 6	- Bad debts - - - - -		68 18 3
- Balance - - - - -	304	3 8	- Current charges - - - - -		1,062 15 5
£.	2,307	16 11	£.	2,307	16 11

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Paid-up capital - - - - -	2,002	10 -	By Preliminary expenses - - - - -		877 10 10
- Sundry creditors - - - - -	629	14 6	- Lease of premises - - - - -	853	10 3
			- Office furniture - - - - -	86	3 8
				939	13 11
			- Glass in hand - - - - -		50 - -
			- Due by agents, and cash and bills - - - - -		273 11 9
			- Balance - - - - -		491 8 -
£.	2,632	4 6	£.	2,632	4 6

W. J. Strickland, Auditor.

(4.) BALANCE SHEET from 31 August 1858 to 31 August 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To New premiums - - - - -	661	13 6	By Breakages - - - - -		1,130 11 5
- Renewal, ditto - - - - -	1,599	11 7	- Law expenses - - - - -		31 9 7
			- Bad debts - - - - -		8 18 -
			- Current charges - - - - -		887 10 5
			- Balance - - - - -		202 15 8
£.	2,261	5 1	£.	2,261	5 1

181.—NATIONAL PROVINCIAL PLATE GLASS INSURANCE COMPANY—*continued.*

(4.) BALANCE SHEET from 31 August 1858 to 31 August 1859—*continued.*

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Paid-up capital - - - - -	2,002	10 -	By Preliminary expenses - - - - -	877	10 10
- Sundry creditors - - - - -	472	18 11	- Outlay on premises - - - - -	£. 853	10 3
			- Office furniture - - - - -	83	13 8
			- Glass in hand - - - - -	937	3 11
			- Due by agents and cash - - - - -	80	- -
			- Balance - - - - -	292	1 10
£.	2,475	8 11	£.	2,475	8 11

W. J. Strickland, Auditor.

(5.) PROFIT AND LOSS ACCOUNT from 31 August 1859 to 31 August 1860.

	£.	s. d.		£.	s. d.
To Balance from last year - - - - -	288	12 4	By Income:		
- Net amount of losses by breakage - - - - -	1,163	10 -	- New premiums - - - - -	£. 916	7 3
- Bad debts - - - - -	9	- 9	- Renewal premiums - - - - -	1,877	8 3
- Current charges, viz.:					2,793 15 6
Policy stamps - - - - -	£. 6	14 9			
Auditors' fees - - - - -	12	12 -			
Agents' expenses - - - - -	14	6 8			
Agents' commission - - - - -	229	18 8			
Printing and stationery - - - - -	27	8 3			
Postage - - - - -	16	14 2			
Incidental expenses - - - - -	46	17 2			
Office expenses - - - - -	18	18 8			
Travelling expenses - - - - -	-	30 -			
Salaries and canvassers' ditto - - - - -	414	10 10			
Advertisements - - - - -	1	6 -			
Wages - - - - -	118	1 -			
Law expenses - - - - -	1	1 1			
Rent and Taxes - - - - -	70	17 10			
	979	17 1			
To Balance - - - - -	352	15 4			
£.	2,793	15 6	£.	2,793	15 6

GENERAL BALANCE SHEET.

	£.	s. d.		£.	s. d.
To Paid-up capital - - - - -	2,002	10 -	By Preliminary expenses - - - - -	877	10 10
- Due sundry creditors - - - - -	123	17 7	- Lease of premises and outlay thereon - - - - -	£. 853	10 3
- Balance profit and loss account - - - - -	352	15 4	- Office furniture - - - - -	83	13 8
			- Glass in hand, value - - - - -	937	3 11
			- Due by agents, &c. - - - - -	80	- -
			- Cash in hand - - - - -	156	6 5
£.	2,479	2 11	£.	428	1 9
				584	8 2
			£.	2,479	2 11

ASSETS AND LIABILITIES.

	£.	s. d.		£.	s. d.
To Outstanding accounts due:			By Lease of premises and furniture, cost 937 l. 3 s. 11 d., say	500	- -
Sundry creditors - - - - -	123	17 7	- Glass in hand - - - - -	80	- -
Balance - - - - -	1,040	10 7	- Due by agents, &c. - - - - -	£. 156	6 5
			- Cash in hand - - - - -	428	1 9
				584	8 2
£.	1,164	8 2	£.	1,164	8 2

Examined and found correct,

W. J. Strickland, Auditor.

182.—GENERAL LIVE STOCK INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 106, Cheapside, in the City of London.
 OBJECTS - - - - - Cattle Insurance.
 DATE OF COMPLETE REGISTRATION - - 10 November 1854.

No accounts registered since the Return of the 28th April 1856.

183.—BRUNSWICK LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - Wellington Chambers, Cannon-street West.
 OBJECTS - - - - - Life Assurance and Loan.
 DATE OF COMPLETE REGISTRATION - - 21 November 1854.

No accounts registered since the Return of the 28th April 1856. Amalgamated with the Briton Life Association.

184.—CLARENCE LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - Wellington Chambers, Cannon-street West.
 OBJECTS - - - - - Assurance of Lives, Granting of Annuities, Loans and Endowments.
 DATE OF COMPLETE REGISTRATION - - 25 November 1854.

No accounts registered. Company dissolved.

185.—EMPEROR FIRE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

186.—LONDON AND CONTINENTAL ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - No. 97, Gracechurch-street, London.
 OBJECTS - - - - - { The transacting the business of a Life, Fire, and Marine Assurance Society,
 and, generally, of a Guarantee Loan and Reversionary Interest and Investment Society.
 DATE OF COMPLETE REGISTRATION - - 30 December 1854.

186.—LONDON AND CONTINENTAL ASSURANCE SOCIETY—*continued.*

ACCOUNTS registered since the Return of the 28th April 1856.

BALANCE SHEET to 31 December 1856.

	£.	s.	d.		£.	s.	d.
To Capital and advances - - - - -	8,770	12	10	By Preliminary expenses - - - - -	1,913	11	8
- Due for re-assurances - - - - -	40	13	1	- Charges of management, including rent, rates and taxes, salaries, stationery, postages, agents' parcels, directors' fees, and general charges - - - - -	1,803	10	11
- Sundry accounts - - - - -	435	2	10	- Agency extension, including expenses of superintending agencies and advertisements - - - - -	696	16	8
- Loans repaid - - - - -	532	-	-	- Commission to agents - - - - -	314	12	1
	£.	s.	d.	- Interest, including interest on share capital - - - - -	376	11	1
- Income on assurance - - - - - 2,454	15	7		- Law charges - - - - -	40	18	6
- Interest on loans - - - - - 94	17	7		- Auditors' fees - - - - -	20	-	-
	2,549	13	2	- Re-assurance - - - - -	407	1	4
				- Medical fees - - - - -	128	16	-
				- Policy stamps - - - - -	27	13	6
				- Fire account - - - - -	201	3	4
				- Advances on real and personal security - - - - -	4,031	14	2
				- Half-yearly and quarterly premiums in course of payment	337	8	8
				- Half-credit premiums - - - - -	159	5	8
				- Balance in hands of agents, &c. - - - - -	829	18	-
				- Cash at bankers - - - - -	1,018	10	4
				- Ditto in office - - - - -	20	10	-
£.	12,328	1	11	£.	12,328	1	11

We have examined this statement, and compared it with the books and vouchers, and certify it to be correct. The method of keeping the accounts meets with our entire approbation.

Alfred Ogan,
Thomas Wm. Keates, } Auditors.

Examined and found to correspond with the books of the office.

Thomas Bradshaw, }
J. G. Green, } Directors.
Henry Ward, }

187.—SECURITY MUTUAL LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

188.—MARINE AND GENERAL TRAVELLERS' INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - 22, Moorgate-street, City of London.
OBJECTS - - - - - Marine and General Travellers and Glass Assurance and Loan.
DATE OF COMPLETE REGISTRATION - - - 30 December 1854.

ACCOUNTS Registered.

(1.) BALANCE SHEET from January 1855 to January 1856.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Capital stock - - - - -	1,950	- -	By Preliminary expenses, including law charges, preparing and registering deed of settlement, &c., actuarial charges for constructing tables, establishing agencies throughout the country, office furniture, fittings, &c. &c. - - - - -	1,338	- -
- Premiums and stamps - - - - -	878	7 2	By Charges of Management :		
			Printing and stationery - - - - -	27	9 8
			Postage and carriage - - - - -	23	15 3
			Advertisements - - - - -	22	11 -
			Travelling and office expenses - - - - -	30	18 -
			Salaries, wages, and gratuities - - - - -	584	18 -
			Commission, dividends, and interest - - - - -	80	14 4
				770	6 3
			By Policy stamps - - - - -	113	1 -
			- Claims for compensation - - - - -	16	16 -
			By Cash at bankers' and in agents' hands - - - - -	589	17 10
			- Petty cash in office - - - - -	6	1
				590	3 11
£.	2,828	7 2	£.	2,828	7 2

Examined by us this 24th day of March 1856,

Henry Parsons, }
G. A. H. Dean, } Directors.
S. Pott, }
Chs. B. Foster, Chairman.

We hereby certify that we have examined this statement of income and expenditure, and that we have found the same to be correct.

J. Hobson, }
Thos. H. Griffith, } Auditors.
Alfred Marsh, }

(2.) BALANCE SHEET from January 1856 to January 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balances—Cash and agents - - - - -	590	3 11	By Suspense account, being proportion of preliminary expenses for establishing agencies, office furniture, travelling expenses, stationery, &c. - - - - -	372	- 3
To New premiums - - - - -	1,215	2 7	By Charges of Management :		
- Renewal ditto - - - - -	291	19 6	Commission - - - - -	172	17 9
- Capital and deposits - - - - -	716	10 3	Stationery and printing - - - - -	60	- -
			Postage, carriage of parcels, and policy stamps - - - - -	47	5 9
			Advertising, travelling, and office expenses - - - - -	36	4 11
			Salaries and gratuities - - - - -	533	5 -
			Medical fees - - - - -	22	2 -
				871	15 5
			By Dividends - - - - -	92	4 6
			- Claims - - - - -	297	- 1
			- Remuneration to directors, auditors, and actuary - - - - -	218	5 -
			- Re-assurances - - - - -	352	4 9
			- Balances—Cash at bankers and in agents' hands - - - - -	610	6 3
£.	2,813	16 3	£.	2,813	16 3

Examined by us this 23d day of March 1857,

G. A. H. Dean, }
Henry Parsons, } Directors.
S. Pott, }
C. B. Foster, Chairman.

We hereby certify that we have examined this statement of income and expenditure, and that we have found the same to be correct.

Charles Erwin, }
Thos. H. Griffith, } Auditors.
J. Hobson, }

188.—MARINE AND GENERAL TRAVELLERS' INSURANCE SOCIETY—continued.

(3.)—BALANCE SHEET from January 1857 to January 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance brought forward - - - - -	610	6 3	By Preliminary expenses, establishing agencies throughout the country, office furniture, travelling expenses, &c. &c. - - - - -	245	- 8
- New premiums - - - - -	1,128	5 8	By Expenses of Management, viz. :-		
- Renewal premiums - - - - -	841	1 5	Printing and stationery - - - - -	81	16 10
	1,969	7 1	Commission - - - - -	251	16 1
To Capital Stock - - - - -	400	- -	Postage and carriage of parcels - - - - -	23	6 2
- Policy stamps - - - - -	161	14 6	Salaries - - - - -	428	- 2
- Deposits - - - - -	500	18 10	Actuary - - - - -	113	2 6
			Advertisements - - - - -	21	15 11
			Travelling expenses - - - - -	12	14 1
			Office expenses - - - - -	15	4 8
			Medical fees - - - - -	36	9 6
				984	5 11
			By Interest and dividends - - - - -	29	2 6
			- Deposits repaid - - - - -	66	10 3
			- Policy stamps - - - - -	182	2 -
			- Re-assurances - - - - -	77	18 6
			- Directors' and auditors' remuneration - - - - -	165	15 -
			- Claims - - - - -	369	5 2
			By Balances :		
			Cash at bankers' - - - - -	530	9 -
			„ in agents' hands - - - - -	991	17 8
				1,522	6 8
£.	3,642	6 8	£.	3,642	6 8

Examined by us, this 12th day of March 1858,
Henry Parsons,
G. A. H. Dean, } Directors.
S. Pott,
Chas. B. Foster, Chairman.

We hereby certify that we have this day examined the above Statement of Income and Expenditure, and that we have found the same correct.
3 May 1858.
Thomas H. Griffith,
J. R. Rogers, } Auditors.
Chas. Erwin,
J. C. Stirke,

189.—EMPIRE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 41, Pall Mall, Westminster.

OBJECTS - - - - - 1st. The transaction of the business of a Life Assurance, Annuity, and Endowment Company; the advancement of Monies on Security of Property; Insurance against Accidental Death, apart from Death by other Causes; and the Purchase and Sale of Reversionary Interests. 2d, with Power, after a Resolution passed by the Board of Directors, confirmed by a Special General Meeting, to transact the business of a Guarantee Company, and to combine the preceding Objects; and for that purpose to grant Assurances, dependent upon the Integrity, Honesty, or Fidelity of Persons in Offices of Trust; to guarantee the Title to Property.

DATE OF COMPLETE REGISTRATION - - - 30 December 1854.

ACCOUNTS Registered.—Business transferred (in 1857) to the Family Endowment Society.

GENERAL STATEMENT OF ACCOUNTS, from the Commencement up to 31 December 1855.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
CAPITAL:			PRELIMINARY EXPENSES, chargeable over ten years:		
To Deposits on 10,260 shares - - £. 10,260 - -			By Law charges (including lease of house, stamps, and all other expenses attending the preparation of and registering the Deed of Settlement) -	410	- -
- Paid up in full on 200 shares - 1,000 - -			- Account-books, engraving, and printing, &c. - - - -	219	18 7
- Interest on Investments - - - 232 9 2			- Preliminary advertisements, postage of circulars, and petty expenses previous to registration - - -	96	1 9
		11,492 9 2			726 - 4
PREMIUMS:			CURRENT EXPENSES:		
To Premiums for one year on policies for which proposals were received prior to 31st Dec. 1855 - £. 1,942 18 -			By Agency and travelling expenses - -	167	17 -
- Premiums for one year on proposals in course of payment at that date 209 17 1			- Commission - - £. 121 13 4		
			Less commission on re-assurances - - 31 8 11		
- Premiums for one year on policies completed previous to the 31st Dec. 1855 - - - - 1,733 - 11			- Advertisements - - - -	89	- -
Less half-yearly and quarterly premiums 153 13 5			- Medical fees - - - 58 2 3		
Less half credit - 63 - 2			Less medical fees returned 1 1 -		
		216 13 7		57	1 3
- Cash premiums received previous to 31st December 1855 - - - 1,516 7 4			- Postage and receipt stamps - - -	63	17 6
- Immediate Annuity purchase money - 60 - -			- Policy stamps - - - -	27	5 6
			- Prospectuses, proposals, printed papers, and stationery - - - -	109	19 4
MISCELLANEOUS:			- House expenses, messengers' wages, &c. -	124	12 9
To Inquiry fees and charges on personal loans - -			- Fire insurance - - - -	7	17 6
			- Salaries (including medical officers and consulting actuary) - - - -	639	13 6
			- Rent, rates, and taxes (in full) - - - £. 190 17 2		
			Less rent of chambers and taxes allowed 32 5 1		
				158	12 1
			- General disbursements - - - -	29	5 7
			- Petty disbursements - - - -	23	16 8
			- Agents' charges (including carriage of parcels) - - - -	32	9 11
					1,621 13 -
			RE-ASSURANCES, &c.:		
			By Premiums on re-assurances - -	314	13 2
			- Annuity paid - - - -	3	17 4
					318 10 6
			INVESTMENTS:		
			By Furniture, fittings, and fixtures of chief and branch offices - - -	918	10 2
			- Government stock in the names of trustees - - - -	3,570	- -
			- Investments and loans on securities -	2,675	- -
			- Deposit with bankers at interest -	2,730	- -
					9,893 10 2
			BALANCES:		
			By Balance with bankers - - -	466	8 10
			- Cash in agents' hands - - -	44	11 3
			- Cash in secretary's hands - - -	12	3 5
					523 3 6
£.		13,082 17 6			£. 13,082 17 6

Approved,

John E. Bennett,
Francis Horsley Robinson, } Directors.
J. W. Johns,

Edwin H. Galsworthy, Actuary and Secretary.

We have carefully examined the receipts and expenditure of the Empire Assurance Company, from the commencement up to the 31st December 1855, and we find the same correctly set forth in the above "General Statement of Accounts." We have checked the whole of the particulars involved in the said statement with the Company's books and vouchers, and we think it only just to express an approval of the clear and satisfactory manner in which the books have been kept. Dated this 11th day of April 1856.

C. Bruce,
W. Stewart A. Cooper, } Auditors.

190.—UNITED KINGDOM PROVIDENT FIRE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 1, Adelaide-place, London Bridge, in the City of London.
 OBJECTS - - - - - Fire Insurance.
 DATE OF COMPLETE REGISTRATION - 13 January 1855.

No Accounts Registered.

Notice received that Company has ceased to carry on Business.

191.—HERALD LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

192.—NATIONAL ECONOMIC (HAILSTORM) ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 72, St. Giles-street, in the City of Norwich.
 OBJECTS - - - - - { To effect Insurances against Loss or Damage by Storm, Hail, Wind,
 Whirlwind, Thunder and Lightning, to Growing or Standing Crops, or
 to Glass used in Greenhouses, Hothouses, Frames, and Lights for
 Horticultural purposes.
 DATE OF COMPLETE REGISTRATION - 3 March 1855.

No Accounts Registered since the Return of 28th April 1856.

Letter received 30th December 1859, stating that the Company was dissolved.

193.—UNITED HOMŒOPATHIC AND GENERAL LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

194.—OBSERVER LIFE ASSURANCE SOCIETY.

Nothing added to what was contained in the previous Returns.

195.—BRITISH NATION LIFE ASSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - - - No. 316, Regent-street, in the County of Middlesex.
OBJECTS - - - - - Life, Fire, and Glass Insurance Guarantee.
DATE OF COMPLETE REGISTRATION - 12 March 1855.

ACCOUNTS REGISTERED.

(1.) BALANCE SHEET from October 1854 to 31 December 1857.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Capital Account:				By Capital Account :			
Amount of 1st call - - -	7,126	10	-	Calls in course of payment - -	4,129	10	-
Amount of 2d call - - -	3,498	5	-	Amount at call - - -	129,305	5	-
Amount uncalled - - -	129,305	5	-				133,434 15 -
			139,930 - -				
To Deposit Account:				By 2,500 shares purchased - - -			125 - -
Cash advanced by directors and others - - -	10,572	-	-	- Amount paid to promoters - - -			2,000 - -
To Profit Account:				- Balance of loans - - -			769 19 7
Balance of this account - - -			176 3 7	- Lease of premises, furniture, fixtures, and fittings -			1,025 3 4
				- Cash at bankers' - - -	£.302	5	9
				- Cash in hands of agents - - -	219	5	1
				- Cash in office and short bills - -	58	12	8
							580 3 6
				By Preliminary Expenses, viz. :—			
				Cost of establishing association ; com-			
				pensation to original managing di-			
				rector on his retirement ; law ex-			
				penses ; cost of Deed of Settlement			
				with upwards of 300 shareholders ;			
				advertising ; incidental expenses, as			
				per Minute of Board of Directors—			
				to be liquidated by instalments of			
				1,000 <i>l.</i> per annum - - -	£.15,743	2	2
				Less amount written off - - -	3,000	-	-
							12,743 2 2
	£.	150,678	3 7				£. 150,678 3 7

G. C. Richardson,
Jno. Thompson,
Robert Norton, } Directors.

22 February 1858.

Examined and compared with the books and vouchers, and found to be correct.

John Berry, }
G. J. Farrance, } Auditors.

195.—BRITISH NATION LIFE ASSURANCE ASSOCIATION—continued.

(2). BALANCE SHEET from 1 January 1858 to 31 December 1858.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Balance from last account - - - - -	319 5 1	By Current Expenses :	
- Capital Account :		Rent, water and gas rates, assessed taxes, and insurances, chief and branch offices - - - -	£. s. d. 410 12 7
Amount received on account of shares £. s. d. during the year 1858 - - - 2,009 18 4		Law charges - - - - -	350 13 -
Repayment by promoter - - 1,000 - -		Postage and carriage of parcels - - - -	84 1 2
	3,009 18 4	Advertisements - - - - -	114 12 8
To Premiums: Life, casualty, and annuity - - -	5,257 8 10	Printing, stationery, and engraving - - - -	147 11 2
- Repayment of loans - - - - -	363 19 -	Stamps - - - - -	46 12 -
- Cash invested with the Association during the year 1858 - - - - -	8,469 5 9	Auditors' and accountants' fees - - - -	50 8 -
		Medical salaries and fees - - - -	105 - 6
		Salaries - - - - -	890 - -
		Wages and office expenses - - - -	124 8 9
			2,323 19 10
		By Extension Expenses :	
		Agency extension expenses, branch office, provincial superintendent and appointer of agents, for salary and travelling expenses - - - -	559 19 6
		By Preliminary Expenses incurred prior to 1858 :	
			£. s. d.
To Balance from Australian agency - - 60 11 6		Advertising - - - - -	94 13 4
- Transfer fees - - - - - 1 5 -		Printing - - - - -	64 1 6
	61 16 6		158 14 10
		By Re-assurances - - - - -	131 15 2
		- Commission - - - - -	328 1 6
			£. s. d.
		- Life claims - - - - -	600 - -
		- Casualty department claims - - - -	390 5 5
		- Annuities paid - - - - -	53 6 -
			1,043 11 5
		- Interest on capital, stock, and deposits - - - -	388 12 5
		- Repayment of money to investors during the year 1858 - - - - -	8,599 14 7
		- Improvements, &c. of office - - - - -	222 3 11
		- Purchase of shares (as per resolution of last annual general meeting of shareholders) - - - - -	£. s. d. 1,000 - -
		- Agents' balances - - - - -	414 14 1
		- Premiums in course of payment - - - -	106 16 10
		- Cash in hand and at bank - - - -	2,203 9 5
			3,725 - 4
£	17,481 13 6	£	17,481 13 6

11 February 1859.

James Furnell,
G. C. Richardson, } Directors.
Robert Norton, }

George Bermingham, Chairman.

Examined, and compared with the books and vouchers, and found to be correct.

14 February 1859.

G. J. Farrance, } Auditors.
John Berry, }

195.—BRITISH NATION LIFE ASSURANCE ASSOCIATION—*continued.*

(3.) BALANCE SHEET from 1 January 1859 to 31 March 1860.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
By Premiums :		To Current Expenses, as under, viz. :	
On life policies - - - -	38,303 15 7	Policy stamps - - - -	62 15 6
On annuities - - - -	1,620 - -	Postage and carriage of parcels -	416 4 7
	39,923 15 7	Rent and taxes of sundry offices -	719 5 6
		House expenses of ditto - -	204 1 3
By Interest on investments (portion of a year only),		Stationery - - - -	244 11 11
transfer fees, &c. - - - -	2,998 7 5	Printing - - - -	224 7 4
		Alterations of offices - - -	38 14 3
		Advertisements - - - -	177 12 1
		Law charges - - - -	356 9 8
		Medical fees - - - -	452 13 8
			2,896 15 9
		To Charges for Management, as under, viz. :	
		Salaries and wages - - - -	1,766 5 3
		Directors' remuneration, including ar-	
		rears of former years - - -	897 4 6
		Auditors', actuary's, and accountant's	
		fees - - - -	97 5 -
			2,760 14 9
		To Extension Expenses :	
		Amount written off this year - - - -	108 15 -
		To Preliminary Expenses :	
		Amount written off this year - - - -	1,000 - -
		To Purchase of Business of other Offices :	
		Amount written off this year - - - -	1,485 - -
		To Premiums on re-assurances, and interest -	2,036 1 3
		- Commission - - - -	2,003 17 4
		- Annuities - - - -	779 9 3
		- Surrender of policies - - - -	1,223 1 9
		- Life losses, including claims paid, and every claim	
		upon which notice of death has been received -	12,475 13 9
		- Balance carried down in favour of the Association -	16,152 14 2
	42,922 3 -		£. 42,922 3 -
By Balance brought down in favour of the Association £.	16,152 14 2		

STATEMENT of the FUNDS and PROPERTY of the Association on the 31 March 1860.

	£. s. d.
Mortgages, rentcharges, and life interests - - - -	75,313 14 -
Loans on bonds, Company's policies and other securities, and half-credit premiums - - - -	43,869 13 3
United States Government Bonds - - - -	24,207 7 9
Great Western Railway Bonds - - - -	5,000 - -
Reversions - - - -	4,879 14 -
Value of policies with other offices - - - -	3,441 1 7
Current interest, premiums upon which the days of grace have not yet expired, and sundry balances due to the Association - - - -	5,661 7 8
Agents' balances - - - -	6,801 13 10
Leases of premises, furniture, fixtures, and fittings of sundry offices - - - -	1,887 6 2
Cash at bankers (on deposit and current account) - - - -	10,094 3 8
	£. 181,156 1 11

George Bermingham,
Jno. Thompson,
James Furnell, } Directors.

26 June 1860.

Examined, and found correct.

John Berry,
G. Locket, Jun.
Jno. Sherard Coleman, } Auditors.

26 June 1860.

195.—BRITISH NATION LIFE ASSURANCE ASSOCIATION—continued.

(4.) BALANCE SHEET from 1 April 1860 to 31 March 1861.

RECEIPTS.				EXPENDITURE.			
By Premiums - - - - -	£.	s.	d.	To Current Expenses, viz.:	£.	s.	d.
	87,922	3	1	Policy stamps - - - - -	200	-	5
- Interest on investments - - - - -	10,633	8	-	Postage and carriage of parcels - - - - -	696	2	11
				Rent and taxes of sundry offices - - - - -	1,102	17	7
				House expenses of ditto - - - - -	338	7	9
				Stationery - - - - -	355	4	10
				Printing - - - - -	372	6	2
				Travelling expenses - - - - -	128	11	10
				Advertisements - - - - -	651	17	5
				Law charges - - - - -	66	3	-
				Medical fees - - - - -	1,075	19	8
					4,987	11	7
				To Charges for Management, viz.:			
				Salaries - - - - -	£. 1,672	15	9
				Directors' remuneration - - - - -	1,152	7	6
				Auditors' and actuary's fees - - - - -	42	-	-
					2,867	3	3
				To Extension Expenses:			
				Amount written off - - - - -	213	-	-
				To Preliminary Expenses:			
				Amount written off - - - - -	1,000	-	-
				To Purchase of Business of other Offices:			
				Amount written off - - - - -	5,616	-	-
				To Premiums on re-assurances and interest - - - - -	4,393	6	7
				- Commission and agency charges - - - - -	5,523	6	9
				- Annuities - - - - -	3,652	6	10
				- Surrender of policies, including half-credit premiums written off - - - - -	5,789	18	8
				- Interest on paid-up capital - - - - -	764	8	5
				- Life losses, including claims paid, and every claim upon which notice of death has been received - - - - -	42,802	13	7
				- Sundries - - - - -	151	15	2
				- Balance carried down in favour of the Association - - - - -	20,794	-	3
	£.	98,555	11 1		£.	98,555	11 1
By Balance brought down in favour of the Association	£. 20,794	-	3				

STATEMENT of the FUNDS and PROPERTY of the Association on 31 March 1861.

	£.	s.	d.
Mortgages, rentcharges, life interests, and other investments - - -	118,839	-	-
Loans on bonds, Company's policies, and half-credit premiums - - -	45,390	6	7
United States Government Bonds - - - - -	24,207	7	9
Reversions - - - - -	5,579	14	-
Value of policies with other offices - - - - -	2,925	7	3
Current interest, premiums upon which the days of grace have not yet expired, and sundry balances due to the Association - - - - -	6,317	12	9
Agents' balances - - - - -	15,320	6	-
Leases of premises, furniture, fixtures, and fittings of sundry offices - - -	1,882	10	10
Cash at bankers', and in hand - - - - -	12,702	2	4
	£. 233,164	7	6

Examined, and found correct.

J. S. Coleman,
G. Locket, Jun. } Auditors.
John Berry,

George Bermingham,
G. F. Anderson, } Directors.
G. C. Richardson,

21 June 1861.

195.—BRITISH NATION LIFE ASSURANCE ASSOCIATION—continued.

(5.) BALANCE SHEET from 1 April 1861 to 31 March 1862.

RECEIPTS.				EXPENDITURE.			

196.—MIDLAND COUNTIES INSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

197.—FEMALE PROVIDENT ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

198.—WHITTINGTON LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - No. 37, Moorgate-street, in the City of London.
OBJECTS - - - - - Life Assurance.
DATE OF COMPLETE REGISTRATION - - - 19 June 1855.

ACCOUNTS Registered.

(1.) BALANCE SHEET from 30 April 1856 to 30 April 1857.

RECEIPTS.			EXPENDITURE.		
To Balances brought forward; viz.:	£. s. d.	£. s. d.	By Additional preliminary expenses - - - -	£. s. d.	
Cash at 1st May 1856 - -	114 7 10		- Office furniture and fittings - - - -	174 9 4	
Agents at ditto - - -	47 19 8		- Extension of agencies - - - -	206 19 10	
		162 7 6		356 16 3	
To Capital stock (additional) - - - -		1,830 - -	By Expenses of Management; viz.:	£. s. d.	
- Premiums - - - -	2,116 10 4		Rent and office expenses - -	205 12 -	
- Less quarterly and half-yearly pre- miums not due, and half-credit pre- miums - - - -	354 2 9	1,762 7 7	Postage and parcels - -	35 6 3	
			Stamps - - - -	21 13 6	
To Interest, being balance of account - - - -		21 5 1	Stationery and printing - -	105 10 11	
- Loan Guarantee Fund - - - -		63 12 5	Salaries and wages - -	555 - -	
- Deposits at interest - - - -		1,287 - -	Actuary's fees - - -	52 10 -	
- Advances - - - -		1,475 - -	Auditors' fees - - -	10 10 -	986 2 8
			By Sundry Expenses; viz.:		
			Medical fees - - - -	126 18 3	
			Advertising - - - -	54 8 4	
			Commission - - - -	180 8 4	361 14 11
			- Re-assurances - - - -	- - - -	169 9 5
			- Surrenders - - - -	- - - -	3 3 5
			- Interest to proprietors - - - -	- - - -	79 7 10
			By Balances; viz.:		
			On loan to policy-holders - -	2,515 8 4	
			Debited to agents - - -	573 9 4	
			Cash at bankers' £. 1,154 11 3		
			Cash in office 20 - -		
				1,174 11 3	4,263 8 11
£.		6,601 12 7	£.		6,601 12 7

We have examined the above, and find it to be a correct Cash Account of the Whittington Life Office. We have also compared the vouchers with the payments, and inspected the Loan Securities, and approve the same.

London, 22 September 1857.

J. J. Tustin, } Auditors.
Wm. Cooper, }

198.—WHITTINGTON LIFE ASSURANCE COMPANY—*continued.*

(2.) BALANCE SHEET from 1 May 1857 to 30 April 1858.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance from last statement, viz.:			By Expenditure, viz.:		
Cash at bankers' and in office -	1,174	11 3	Preliminary expenses (additional) -	50	- -
Agents' balances -	573	9 4	Office furniture and fittings -	192	7 -
Loans to policy-holders -	2,515	8 4	Establishment of agencies -	857	16 7
		4,263 8 11			1,100 3 7
To Receipts, viz.:			By Expenses of Management, viz.:		
Capital (additional) -	485	- -	Rent and office expenses -	183	2 5
Premium on shares -	28	15 -	Postages and parcels -	97	3 -
Premiums -	5,082	14 5	Stamps -	62	5 11
Less lapsed policies -	478	15 3	Stationery and printing -	285	5 6
Half-credit premiums and half yearly & quarterly premiums	1,149	16 4	Salaries and wages -	624	11 -
		1,628 11 7	Actuary's fees -	63	- -
		3,454 2 10	Auditors' fees -	10	10 -
To Deposits received -	5,680	4 7	Travelling expenses -	50	14 8
- Advances -	1,760	- -			1,376 12 6
- Loan Guarantee Fund -	85	7 3	By General Expenditure, viz.:		
- Interest received -	224	11 1	Medical fees -	306	15 9
		11,718 - 9	Advertising -	5	18 10
			Commission -	402	- 3
			Registration fees -	1	1 -
			Directors' fees -	236	5 -
					952 - 10
			By Sundries, viz.:		
			Interest paid -	300	14 -
			Loan charges -	10	2 -
			Dividends to shareholders -	162	- 3
			Re-assurances -	119	11 9
			Surrenders -	6	1 6
					598 9 6
			By Claims paid -		325 14 9
			- Birkbeck Life Assurance Company -		551 - -
			- Deposits repaid -	2,811	10 7
			- Advances repaid -	1,962	13 4
					4,774 3 11
			By Balances, viz.:		
			Cash at bankers' -	1,239	18 6
			Less outstanding cheques -	230	8 7
				1,009	9 11
			Cash in office -	20	- -
				1,029	9 11
			Agents' balances -	1,159	15 10
			Loans to policy-holders -	4,113	18 10
					6,303 4 7
£.	15,981	9 8	£.	15,981	9 8

T. H. Harris, Chairman.

Philip Crellin, Jun., } Directors.
Edw. S. Stillwell, }

We have examined the above account, which we find to be a correct statement of the receipts and expenditure of the Whittington Insurance Company, for the year ending 30th April 1858; we have likewise examined the vouchers and securities, with the payments made, and we find them to agree therewith.

10 September 1858.

J. J. Tustin, } Auditors.
S. B. Boulton, }

198.—WHITTINGTON LIFE ASSURANCE COMPANY—*continued.*

(3.) BALANCE SHEET from 1 May 1858 to 30 April 1859.

RECEIPTS.				EXPENDITURE.									
	£.	s.	d.	£.	s.	d.	£.	s.	d.				
To Balances from last statement :—							By General Office Expenditure, viz. :—						
Balance at bankers' - - -	1,009	9	11				Printing, stationery, and advertising	286	19	7			
Cash in office - - - -	20	-	-				Directors' fees (1 year and 6 months)	472	10	-			
Agents' balances - - -	1,159	15	10				Auditors' and actuary's fees	-	36	15			
Loans to policy holders - - -	4,113	18	10	6,303	4	7	Salaries - - - - -	562	3	3			
							Office expenses and messengers' wages	113	12	10			
							Rent and taxes - - - -	148	3	1			
							Medical fees, and salaries to medical officers - - - - -	307	14	6			
							Postage and parcels - - -	83	17	-			
							Stamps - - - - -	38	5	5			
Receipts, viz. :—										2,050	-	-	
Capital stock (additional) - - -	27	10	-				By Commission and agents' expenses -	628	7	7			
Deposits - - - - -	3,088	16	9				- Extension of agencies and travelling expenses - - - - -	587	17	5			
Premiums - - - - -	4,792	17	1				- Dividends (1 year and 6 months)	344	18	11			
Commission - - - - -	30	7	4				- Re-assurances - - - - -	78	19	11			
Interest - - - - -	184	17	11				- Interest - - - - -	282	14	1			
Loan Guarantee Fund - - - -	84	14	3	8,209	3	4	- Office furniture and fittings - -	19	5	10			
							- Surrenders - - - - -	19	4	8			
							- Birkbeck Life Assurance Company	96	1	10			
							- Life claims - - - - -	920	16	10			
							- Deposits and advances repaid - -	2,941	5	2			
										5,919	12	3	
Receipts, viz. :—							By Balances, viz. :—						
Balance at bankers' - - - -	1,391	11	6				Balance at bankers' - - - -	1,391	11	6			
Cash in office - - - - -	19	10	-				Cash in office - - - - -	19	10	-			
Cash on deposit, to meet a claim now payable, but not yet demanded	500	-	-				Cash on deposit, to meet a claim now payable, but not yet demanded	500	-	-			
Due by agents, and premiums outstanding, the days of grace not having expired - - - -	1,054	15	5				Due by agents, and premiums outstanding, the days of grace not having expired - - - -	1,054	15	5			
Divisional and half credit premiums at interest - - - - -	379	7	3				Divisional and half credit premiums at interest - - - - -	379	7	3			
Loans to policy holders - - -	3,197	10	10				Loans to policy holders - - -	3,197	10	10			
											6,542	15	-
£.	14,512	7	11				£.	14,512	7	11			

11 July 1859.

T. H. Harris, Chairman.
Thomas Lambert, } Directors.
Philip Crellin, jun. }

We have examined the above account, which we find to be a correct statement of the receipt and expenditure of the Whittington Assurance Company for the year ending 30th April 1859. We have likewise examined the vouchers and securities with the payments made, and we find them to agree therewith. We have also examined the whole of the securities held by the Company. In conclusion, we desire to express our approbation of the regular and careful manner in which the books are kept, and of the zeal and efficiency exhibited by the secretary and his staff.

14 July 1859.

J. J. Tustin, } Auditors.
S. B. Boulton, }

198.—WHITTINGTON LIFE ASSURANCE COMPANY—*continued.*

(4.) BALANCE SHEET from 1 May 1859 to 30 April 1860.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.	£.	s.	d.	£. s. d.
To Balances from last statement; viz.:—				By General Office Expenditure; viz.:—			
Balance at bankers' - - -	1,391	11	6	Printing, stationery, and advertising	200	18	2
Cash in office - - - -	19	10	-	Directors' fees (year and a half) -	472	10	-
Agents' balances - - -	1,054	15	5	Auditors' and actuary's fees - -	15	15	-
Loans to policy holders - -	3,197	10	10	Salaries - - - - -	593	8	-
			5,663	7	9		
To Receipts; viz.:—				Office expenses, registration fees, and messengers' wages - -	108	16	3
Capital stock (additional) - -	30	-	-	Rent and taxes - - - -	178	6	10
Profit and loss - - - -	1	9	-	Medical fees, and salaries to medical officers - - - - -	305	13	6
Deposits - - - - -	4,490	9	1	Postage and parcels - - -	66	17	10
Premiums - - - - -	5,372	15	-	Receipt and policy stamps - -	35	7	5
Loan Guarantee Fund - -	46	4	2	Law costs - - - - -	19	2	2
			9,940				1,996 15 2
			17				
			3	By Commission and agents' expenses -			
				- Extension of agencies and travelling expenses - - - -	250	8	2
				- Dividends (year and a half) - -	353	8	1
				- Re-assurances - - - - -	156	17	1
				- Interest - - - - -	131	19	9
				- Office furniture and fittings - -	12	8	6
				- Surrenders and premiums returnable -	204	9	11
				- Life claims (250 L. re-assured and since paid) - - - - -	2,617	3	5
				- Deposits and advances repaid - -	3,675	10	6
							8,068 9 3
				By Balances; viz.:—			
				Balance at bankers' - - - -	1,087	3	2
				Cash in office - - - - -	15	19	8
				Due by agents, and premiums outstanding (the days of grace not having expired) - - - -	1,265	14	7
				Divisional and half-credit premiums at interest - - - - -	242	4	10
				Loans to policy-holders - - -	2,927	18	4
							5,539 - 7
£.	15,604	5	-	£.	15,604	5	-

18 June 1860.

T. H. Harris, Chairman.

Edward S. Stillwell, }
Henry Faulkner, } Directors.

We have examined the above account, which we find to be a correct statement of the receipts and expenditure of the Whittington Life Assurance Company for the year ending 30th April 1860. We have likewise examined the vouchers and securities with the payments made, and we find them to agree therewith. We have also examined the whole of the securities held by the Company.

9 July 1860.

J. J. Tustin, }
S. B. Boulton, } Auditors.

198.—WHITTINGTON LIFE ASSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 1 May 1860 to 30 April 1861.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Balances from last statement; viz.:				By General Office Expenditure, viz. :—			
Cash at bankers' - - - -	1,087	3	2	Printing, stationery, and advertising	118	2	6
Cash in office - - - -	15	19	8	Directors' fees - - - -	315	-	-
Agents' balances - - - -	1,265	14	7	Auditors' fees - - - -	10	10	-
Loans to policy holders - -	2,927	18	4	Salaries - - - -	584	6	6
	5,296	15	9	Office expenses, registration fees, and messengers' wages - -	109	3	3
To Capital stock (additional) - - -	30	-	-	Rent and taxes - - - -	100	12	4
- Deposits - - - -	4,215	17	6	Medical fees, and salaries to medical officers - - - -	195	2	6
- Premiums - - - -	5,935	16	3	Postage and parcels - - - -	62	11	6
- Loan Guarantee Fund - - -	102	13	6	Receipt and policy stamps - -	26	18	11
- Interest on investments - - -	272	8	2	Law costs (4½ years) - - -	137	12	6
	10,556	15	5		1,660	-	-
				By Commission, and agents' expenses -	403	15	9
				- Extension of agencies, and travelling expenses - - - -	358	13	1
				- Dividends on shares - - - -	235	2	-
				- Re-assurances - - - -	298	3	11
				- Interest - - - -	298	12	1
				- Office furniture and fittings - -	9	13	6
				- Surrenders, and premiums returned -	91	19	-
				- Life claims - - - -	1,274	8	3
				- Deposits and advances repaid - -	4,502	14	3
				- Loan Guarantee Fund - - -	107	9	4
					7,560	11	2
				By Balances; viz. :—			
				Cash at bankers' - - - -	1,259	-	-
				Cash in office - - - -	15	19	8
				Due by agents, and premiums outstanding (the days of grace not having expired) - - -	1,456	12	9
				Half-credit and divisional premiums	592	2	2
				Loans to policy holders - - -	3,309	5	5
					6,633	-	-
£.	15,853	11	2	£.	15,853	11	2

24 June 1861.

Having minutely examined all the accounts, vouchers, and securities of the Whittington Life Assurance Company for the year ending 30th April 1861, we have pleasure in expressing our satisfaction with the manner in which the books are kept, and in certifying to the accuracy of the above statement.

2 July 1861.

T. H. Harris, Chairman.

Philip Crellin, jun. }
J. C. Williams, } Directors.

Thomas Hattersley, }
Dawson Burns, } Auditors.
Joseph A. Horner, }

201.—LONDON AND PROVINCIAL PROVIDENT SOCIETY.

PLACE OF BUSINESS - - - - - No. 19, Moorgate-street, in the City of London.
OBJECTS - - - - - { The granting of :—1. Life Assurances ; 2. Endowments ; 3. Annuities ; 4. Assurances
for Payments during Sickness ; 5. Loans, and the doing of all acts incidental thereto.
DATE OF COMPLETE REGISTRATION - - - 21 August 1855.

ACCOUNTS Registered. Letter received 22 January 1862, stating that the Business of the Society had been transferred to the British Nation Life Assurance Association.

BALANCE SHEET from 14 November 1854 to 30 September 1855.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Capital stock - - - - -	6,000	- -	By Preliminary Expenses : Formation and extension of Company, registration expenses, and fees, law charges and salaries previous to complete registration - - - - -	796	12 10
- Premiums - - - - -	647	5 11	- Expenses of Management : Rent, office expenses, and commis- sion - - - - - 110 7 11 Medical fees - - - - - 68 13 3 Salaries - - - - - 208 8 10	387	10 -
			- Stamps - - - - -	5	19 6
			- Claims : Life claims - - - - - 69 2 3 Sickness claims - - - - - 102 18 4	172	- 7
			- Balances : Cash at bankers and in agents' hands 150 8 - Amount due from shareholders - 5,134 15 -	5,285	3 -
£.	6,647	5 11	£.	6,647	5 11

We have examined the above Balance Sheet, with the various books and vouchers, and hereby certify to its perfect accuracy.

J. G. Lacey, } Auditors.
S. Pott, }
J. W. Burchell, } Directors.
J. Hobson, }

202.—LONDON EQUITABLE MUTUAL LIFE INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - No. 103, Cheapside, in the City of London, Chief Office.
OBJECTS - - - - - Life Assurance and Loan.
DATE OF COMPLETE REGISTRATION - - - - 17 September 1855.

ACCOUNTS Registered since the Return of the 28th April 1856.

(1.) BALANCE SHEET to 31 December 1856.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Guarantee Fund - - - - -	3,701	- -	By Preliminary expenses in full, including deed of constitution, stamps, expenses of registration and incorporation, actuary's tables, furniture, &c. -	246	2 10
- Premiums and interest - - - - -	1,186	5 2	- Commissions, medical fees, travelling and agency expenses - - - - -	265	9 6
- Cash advanced - - - - -	1,050	- -	- Advertising, printing, stationery and policy stamps -	156	2 5
			- Salaries, rent, repairs and alterations, actuary's fees, petty cash, office charges, postages, parcels, &c. -	596	11 6
			- Re-assurance - - - - -	17	17 3
			- Balance; viz. :— Amount of Guarantee Fund not called £. s. d. up - - - - - 2,448 2 - Sundry securities - - - - - 626 2 5 Cash at bankers - - - - - 1,553 - 5 Cash in manager's hands - - - 27 16 10	4,655	1 8
£.	5,937	5 2	£.	5,937	5 2

We, the undersigned auditors of the London Equitable Mutual Life Insurance Society, have carefully examined the Company's accounts up to 31 December 1856, and having compared the same with the receipts and vouchers, find them to be correct.

Edward Morgan, } Auditors.
Richard Geddes, }
James Eyre, } Directors.
Walter Jones, }
David Craig, }
H. F. Jadis, Chairman.

2 March 1857.

202.—LONDON EQUITABLE MUTUAL LIFE INSURANCE SOCIETY--continued.

(2.) BALANCE SHEET to 31 July 1859.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance - - - - -	150	4 6	By Claims on policies - - - - -	600	- -
- Guarantee Fund - - - - -	4,101	- -	- Commission, medical fees, travelling expenses, agency, allowance, &c. - - - - -	920	9 11
- Life premiums - - - - -	4,695	4 7	- Salaries, including medical officers' and auditors' fees - - - - -	915	13 7
- Interest, and annuity accounts, &c. - - - - -	1,077	6 6	- Rent, taxes, advertising, printing, and stationery, policy stamps, petty cash, &c. - - - - -	484	18 3
- Sundry accounts - - - - -	1,000	7 3	- Re-assurances - - - - -	166	10 11
			- Sundry securities, including advances, and 2,373 l. 2 s. at call on Guarantee Fund - - - - -	£. s. d.	
			- Cash at bankers - - - - -	6,181	13 10
			- Cash in hand - - - - -	1,718	19 8
				35	16 8
£.	11,024	2 10		7,936	10 2
			£.	11,024	2 10

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Guarantee Fund - - - - -	4,101	- -	By Sundry securities - - - - -	6,181	13 10
- Sundry accounts - - - - -	1,225	7 3	- Cash at bankers - - - - -	1,718	19 8
- Balance in favour of the Society - - - - -	2,610	2 11	- Cash in hand - - - - -	35	16 8
£.	7,936	10 2	£.	7,936	10 2

We, the undersigned auditors of the London Equitable Mutual Life Insurance Society, have carefully examined the Company's accounts, &c. up to the 31st July last, and having compared the same with the receipts and vouchers, find them to be correct.

Rich^d Geddes, } Auditors.
R. Bingham Daly, }
H. F. Jadis, } Directors.
Fred^k Allen, }
Walter Jones, }

1 August 1859.

(3.) BALANCE SHEET to 31 October 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance - - - - -	2,610	2 11	By Policy claims - - - - -	1,498	1 -
- Life premiums - - - - -	7,059	8 6	- Re-assurances - - - - -	292	17 6
- Guarantee Fund - - - - -	4,421	- -	- Agency allowances, travelling expenses, advertising, printing, &c. - - - - -	1,305	3 1
- Sundry accounts - - - - -	2,918	7 7	- Commission and medical fees - - - - -	967	5 11
			- Salaries, including directors' fees, medical officers, and auditors - - - - -	1,913	17 8
			- Charges, including rent and taxes, law costs, policy stamps, petty cash, &c. - - - - -	921	2 4
			- Sundry securities, including advances, 2,373 l. at call on Guarantee Fund, and amounts due by agents - - - - -	7,050	15 11
			- Cash at bankers - - - - -	3,059	15 7
£.	17,008	19 -	£.	17,608	19 -

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Present value of sums assured - - - - -	72,060	13 7	By Present value of premiums receivable - - - - -	94,789	4 5
- Guarantee Fund - - - - -	4,421	- -	- Sundry securities - - - - -	7,050	15 11
- Sundry accounts - - - - -	3,889	6 3	- Cash at bankers - - - - -	3,059	15 7
- Balance in favour of the Society - - - - -	23,928	16 1			
£.	104,899	15 11	£.	104,899	15 11

We, the undersigned auditors of the London Equitable Mutual Life Insurance Society, have carefully examined the Society's accounts up to 31st October last, and having compared the same with the receipts and vouchers, find them to be correct.

D. Bingham Daly, } Auditors.
H. Sillifant, }
H. F. Jadis, } Directors.
E. Headlam, }
Arthur Dendy, }

30 November 1861.

203.—NEW ALLIANCE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

204.—JUSTICE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

205.—LANCASHIRE DEBT GUARANTEE COMPANY.

Nothing added to what was contained in the previous Returns.

206.—COSMOPOLITAN LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

207.—GENERAL ACCIDENT AND COMPENSATION INSURANCE
SOCIETY.

Nothing added to what was contained in the previous Returns.

208.—NATIONAL ALLIANCE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

209.—UNITED BROTHERS ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - -	No. 162, Strand. W. C.
OBJECTS	- - - - -	{ 1st. Providing Benefits and Assistance in Sickness or Incapacity; 2d. Granting Endowments and Annuities; 3d. Defraying Funeral Expenses; 4th. Insurances on Lives; 5th. Purchasing Annuities or Reversions; 6th. Building a House and Offices for the Company.
DATE OF COMPLETE REGISTRATION	- -	19th February 1856.

ACCOUNTS Registered.

(1.) BALANCE SHEET from 25 May 1854 to 25 March 1856.

R E C E I P T S.				E X P E N D I T U R E.					
				£. s. d.					£. s. d.
To First deposit on 1,698 shares	-	-	£. s. d. 84 18 -		By Complete Registration of the Company, including Deed of Settlement and Provisional Registration -				47 9 -
- Second deposit on 86 shares	-	-	4 6 -		- Claims for sick benefit -	-	-	-	89 3 1½
- Fully paid up on 17 shares	-	-	4 5 -		- Claims for death -	-	-	-	10 - -
- Half paid up on 1 share	-	-	- 2 6		- Commission, bonuses, &c. to agents	-	-	-	70 17 9
				93 11 6	- Secretary's salary	-	-	-	79 5 -
- Premiums	-	-	-	355 3 7½	- Meetings, deputations, and travelling agents	-	-	-	8 16 2
- Entrance fees	-	-	-	48 - -	- Rent and taxes of office	-	-	-	57 4 1
- Cash deposited by directors	-	-	-	13 10 -	- Printing	-	-	-	56 17 -
- Sale of rules	-	-	-	3 10 2	- Advertisements	-	-	-	10 14 9
- Interest on investments	-	-	-	- 9 2	- Books, stationery, and newspapers	-	-	-	9 11 2
- Sundry receipts for postages	-	-	-	- 2 6	- Postages to and from office	-	-	-	13 13 9½
- Fee on one nominee paper	-	-	-	- 1 -	- Carriage of parcels	-	-	-	4 13 3
- Arrears in hands of agents	-	-	-	50 - -	- Policy and receipt stamps	-	-	-	10 1 6
					- Auditing accounts	-	-	-	6 5 -
					- Office fittings	-	-	-	5 3 9
					- Miscellaneous, including fuel, gas, cleaning office, &c.				9 13 11
					- Mr. Hogg, for his services	-	-	-	2 3 -
					- Deficiencies of late secretary	-	-	-	8 10 9½
					Total Expenditure	-	-	-	500 3 -½
					Balance	-	-	-	64 4 10½
		£.	564 7 11½					£.	564 7 11½

L I A B I L I T I E S.		A S S E T S.	
— None. —		In hands of agents	£. s. d. 50 - -
		- Treasurer	14 4 10½
			£. 64 4 10½

Audited by us and found correct, this 3d day of June 1856.

J. D. De Lancey, Auditor for the Company.
James Finlen, Auditor for the Directors.
Geo. T. Taylor, Auditor for the Managing Committee.

Henry Howell, } Directors.
John Holland Dean, }

RETURNS RELATIVE TO ASSURANCE COMPANIES.

209.—UNITED BROTHERS ASSURANCE COMPANY—

(2.) BALANCE SHEET from 25 March 1856 to 25 March 1857.

RECEIPTS.		EXPENDITURE.	
To Cash balances in hand - - - - -	£. s. d. 14 4 10½	By Claims in Sick Department - - - - -	£. s. d. 532 1 4
- New shares and calls - - - - -	49 4 6	- Ditto, Life Department - - - - -	53 2 3
- Premiums received at office - - - - -	980 8 -	- Directors' advances repaid - - - - -	13 10 -
- Premiums in hands of agents - - - - -	120 10 -	- Commissions and bonuses to agents - - - - -	137 10 6
- Sale of rules - - - - -	5 11 5	- Salaries:	£. s. d.
- Subletting offices - - - - -	2 14 3	Agents' - - - - -	65 5 -
		Secretary - - - - -	73 10 -
		Chairman - - - - -	13 - -
		Clerk - - - - -	3 10 -
		- Directors' attendance fees - - - - -	155 5 -
		- Medical fees - - - - -	22 8 -
		- Auditors' fees - - - - -	7 10 -
		- Deputations and meetings - - - - -	1 19 6
		- Policy stamps - - - - -	22 16 6
		- Printing - - - - -	51 14 4
		- Books, stationery and newspapers - - - - -	21 14 1
		- Postages - - - - -	30 13 1
		- Carriage of parcels - - - - -	5 14 3
		- Advertisements - - - - -	9 8 -
		- Rent, taxes and gas - - - - -	43 1 10
		- Furniture and office fittings - - - - -	14 1 1
		- Miscellaneous, including fuel, &c. - - - - -	4 7 3½
			927 17 4½
		Arrears in hands of agents 120 l. 10 s., and balance in hand - -	244 15 8½
	£. 1,172 13 -¾		£. 1,172 13 -¾

LIABILITIES AND ASSETS.

LIABILITIES.	ASSETS.
None.	In hands of agents - - - - - £. s. d. 120 10 -
	At bankers - - - - - 121 -
	In hands of treasurer - - - - - 3 5 8½
	£. 244 15 8½

The foregoing Annual Balance Sheet has been audited and found correct by us,

13 April 1857.

J. D. De Lancey, } Auditors.
Henry Howell, }
Thos. Dickson, } Directors.
John Holland Dean, }

(3.) BALANCE SHEET from 25 March 1857 to 25 March 1858.

RECEIPTS.		EXPENDITURE.	
To Cash balances in hand - - - - -	£. s. d. 124 5 8½	By Claims, Sick Department - - - - -	£. s. d. 1,279 13 -
- New shares and calls - - - - -	23 6 -	- Ditto, Life Department - - - - -	189 14 3
- Premiums received at Office - - - - -	2,681 8 2½	- Commission and bonuses to agents - - - - -	374 14 11½
- Premiums in hands of agents - - - - -	250 - -	- Salaries:	£. s. d.
- Sale of rules - - - - -	9 14 1	Agents - - - - -	270 5 -
- Fees received for new policies - - - - -	- 9 -	Secretary - - - - -	78 - -
- Premium books - - - - -	5 12 -	Chairman - - - - -	13 - -
- Interest - - - - -	6 16 -	Clerk - - - - -	27 16 -
- Salary, sick pay and bonuses returned - - - - -	7 7 2	- Directors' attendance fees - - - - -	300 1 -
- Gas paid by secretary - - - - -	- 8 -	- Medical fees - - - - -	36 - -
		- Auditors' fees - - - - -	- 14 6
		- Deputations and meetings - - - - -	13 10 -
		- Policy stamps - - - - -	5 9 1
		- Printing - - - - -	78 12 -
		- Books, stationery and newspapers - - - - -	97 10 -
		- Postages and money orders - - - - -	16 11 7
		- Carriage of parcels - - - - -	62 - 1
		- Advertisements - - - - -	11 17 11
		- Travelling expenses - - - - -	16 3 8
		- Dividends - - - - -	17 - -
		- Rent, taxes and gas - - - - -	5 7 4
		- Furniture and office fittings - - - - -	45 19 5
		- Sundries - - - - -	4 15 6
			4 5 -
		Arrears in hands of agents 250 l., and balance in hand - -	500 18 3½
	£. 3,109 6 1¾		£. 3,109 6 1¾

LIABILITIES AND ASSETS.

LIABILITIES.	ASSETS.
None.	Premium in the hands of agents - - - - - £. s. d. 250 - -
	Cash at the bankers - - - - - 150 - -
	Cash in treasurer's hands and at office - - - - - 109 18 5½

The foregoing Annual Balance Sheet has been audited and found correct by us,

17 May 1858.

J. D. De Lancey, } Auditors.
Thomas M'Lanchlan, }
Henry Howell, } Directors.
John Holland Dean, }

209.—UNITED BROTHERS ASSURANCE COMPANY—continued.

(5.) BALANCE SHEET from 25 March 1859 to 24 March 1860.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance in hand 25 March 1859	- - -	118	9 5½	By Sick pay to members	- - - - -	3,042	19 10½
- Premiums, Sick department	- - - - -	4,840	10 8¼	- Death claims, Life department	- - - - -	70	11 6
- Ditto - Life department	- - - - -	655	14 5½	- Ditto - Sick department	- - - - -	216	2 9
- Ditto - Endowment department	- - - - -	127	15 9	- Agents' salaries	- - - - -	656	12 6
- Sale of premium books and rules	- - - - -	24	11 5	- Ditto commission	- - - - -	672	14 10½
- Sale of policies	- - - - -	3	7 8	- Ditto postage, stationery, &c.	- - - - -	58	17 1
- Entrance fees	- - - - -	30	4 5				
- Sick members' postage	- - - - -	31	5 10	- Premiums returned	- - - - -	5	18 5
- Medical fees	- - - - -	42	11 10	- Purchase of two policies	- - - - -	4	- -
- Shares	- - - - -	9	7 6				
- Sale of copies of deed of settlement	- - - - -	-	5 2	- Directors' fees	- - - - -	86	2 -
- Mr. Abbott, rent of office in Exeter Change	- - - - -	7	10 -	- Auditors' fees	- - - - -	16	- -
- Ditto for fixtures	- - - - -	2	17 6				
				- Secretary's salary	- - - - -	94	5 -
				- Clerks' salary	- - - - -	122	12 -
				- Inspector's salaries	- - - - -	63	4 1
				- Office postage, 36l. 10s. 6d.; money orders, 26l. 2s.	- - - - -	62	12 6
				- Parcels, 14l. 13s. 11d.; stationery, 17l. 2s. 6½d.	- - - - -	31	6 5½
				- Printing, 146l. 18s. 6d.; advertisements, 46l. 14s.	- - - - -	193	12 6
				- Registration fees, and solicitor's charges	- - - - -	18	1 -
				- Travelling expenses	- - - - -	39	- 5½
				- Time in the country	- - - - -	18	17 6
				- Expenses of prosecutions	- - - - -	25	14 8
				- Stamping policies and bond	- - - - -	70	3 3
				- Commission on changing postage stamps	- - - - -	-	15 4½
				- Medical fees	- - - - -	3	5 7
				- Rent of offices	- - - - -	55	- -
				- Rent and taxes of late office in Exeter Change	- - - - -	15	14 5
				- Office fittings	- - - - -	1	14 6
				- Gas	- - - - -	1	18 3
				- Housekeeper	- - - - -	10	8 -
				- Sundries, including fuel and expenses of annual meeting	- - - - -	10	1 4½
						5,668	5 11¼
						226	5 9
				Balance in hand	- - -		
£.		5,894	11 8¼	£.		5,894	11 8¼

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.	
			£. s. d.
- None. -		Cash at call on 984 shares	147 19 -
		Shares unissued, 4,556	1,139 - -
		Members' premiums due	229 3 6
		Rent due from tenant of late office	8 12 8
		Cash in hand and at the bank	226 5 9
		TOTAL Balance in favour of Company	£. 1,751 - 11

We, the undersigned, have examined the foregoing Balance Sheet, and compared the items it comprises with the several books and vouchers relating thereto, and have found the same to be correct. And we beg to add that the system of book-keeping adopted, and the manner in which the accounts of the Company are kept, reflect the highest credit on the management of the office.

7 May 1860.

J. D. De Lancey, } Auditors.
Thos. M'Lauchlan, }
W. G. Sutton, } Directors.
Chas. Langley, }
Henry Howell, Secretary.

209.—UNITED BROTHERS ASSURANCE COMPANY—*continued.*

(6.) BALANCE SHEET from 25 March 1860 to 25 March 1861.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance in hand, 25th March 1860 - - -	226	5 8	By Sick pay to members - - - - -	3,023	3 2
- Premiums collected, Sick department - - -	4,257	1 8½	- Death claims, Life department - - - - -	131	14 7
- Ditto - - - Life department - - - - -	815	5 10	- Ditto - - Sick department - - - - -	231	- -
- Ditto - - - Endowment department - - -	158	5 5	- Endowment claim - - - - -	1	7 6
- Sale of books, &c. - - - - -	22	3 9	- Agents' salaries - - - - -	667	2 -
- Policies - - - - -	4	7 -	- Agents' commissions - - - - -	687	13 11½
- Entrance fees - - - - -	10	5 9	- Agents' postage and stationery - - - - -	58	18 3½
- Shares - - - - -	8	2 6	- Premiums returned - - - - -	3	2 2½
- Medical fees - - - - -	396	4 8½	- Purchase of policies - - - - -	18	5 -
- Sick members, postage - - - - -	56	15 8	- Medical fees - - - - -	325	12 4
- Transfer fee - - - - -	-	- 4	- Registrar's fees - - - - -	1	18 -
	£.	5,954 18 4½	- Law expenses - - - - -	1	1 -
			- Stamping policies - - - - -	41	17 6
			- Directors' fees - - - - -	71	- 6
			- Auditors' fees - - - - -	16	- -
			- Office salaries - - - - -	197	5 7
			- Printing - - - - -	119	19 -
			- Advertisements - - - - -	29	18 3
			- Stationery - - - - -	10	3 4½
			- Office postage and money orders, 30 l. 8 s. 4 d. ;		
			letters, 32 l. 3 s. 8 d. ; parcels, 13 l. 15 s. - - -	75	17 -
			- Commission, changing postage stamps - - -	-	10 3
			- Rent - - - - -	52	10 -
			- Stamping press and office fittings - - - - -	4	- -
			- Travelling expenses - - - - -	11	2 9
			- Time in country (deputation) - - - - -	7	- -
			- Gas - - - - -	1	16 9
			- Housekeeper - - - - -	10	8 -
			- Sundries - - - - -	7	2 1½
			- Balance in hand - - - - -	147	9 2½
				£.	5,954 18 4½

We have examined the foregoing Balance Sheet, and compared the items it comprises with the several books and vouchers relating thereto, and have found the same to be correct, and we have great pleasure in confirming our statement made last year with respect to the excellent system of keeping the books and accounts, which reflects the highest credit on your Secretary.

4 April 1861.

Thomas M'Lauchlan, } Directors.
W. G. Sutton,

J. D. De Lancey, } Auditors.
J. Weller,

(7.) BALANCE SHEET from 25 March 1861 to 25 March 1862.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
To Balance in hand, 25th March 1861 - - -	147	9 2½	By Sick pay to members - - - - -	2,366	5 3
- Premiums collected, Sick department - - -	3,496	8 -½	- Death claims, Sick department - - - - -	223	- -
- Ditto - - - Life department - - - - -	817	8 11½	- Ditto - - Life department - - - - -	179	16 2
- Ditto - - - Endowment department - - -	154	14 10½	- Endowment claims - - - - -	2	17 4
- Medical fees collected - - - - -	359	3 1	- Agents' salaries - - - - -	403	15 6
- Sale of books, cards, &c. - - - - -	8	1 1	- Agents' commission - - - - -	590	12 5½
- Sick members, postage - - - - -	46	1 8	- Agents' postage and stationery - - - - -	53	4 3
			- Medical fees - - - - -	388	11 2½
			- Premiums returned - - - - -	4	11 5
			- Registrar's fees - - - - -	1	3 -
			- Law expenses - - - - -	-	10 6
			- Stamping policies - - - - -	13	13 -
			- Directors' fees - - - - -	51	18 -
			- Auditors' fees - - - - -	16	- -
			- Office salaries - - - - -	196	4 -
			- Office postage - - - - -	60	12 11
			- Commission, changing postage stamps - - -	-	7 -
			- Printing - - - - -	56	13 3
			- Stationery - - - - -	14	9 1½
			- Advertisements - - - - -	4	14 6
			- Rent - - - - -	45	- -
			- Travelling expenses - - - - -	17	19 3
			- Gas account - - - - -	1	8 6
			- Office fittings - - - - -	2	11 6
			- Housekeeper - - - - -	6	11 6
			- Sundries - - - - -	4	5 6
			- Balance in hand - - - - -	328	11 9
	£.	5,029 6 10½		£.	5,029 6 10½

We have examined the several books of account and vouchers of the Company for the year ending 25th March 1862, and have compared the same with the Balance Sheet for the year, and have much pleasure in testifying to the perfect accuracy of the whole.

7 April 1862.

W. G. Sutton, } Directors.
Thomas M'Lauchlan,

J. D. De Lancey, } Auditors.
J. Weller,

210.—BRITISH EXCHEQUER LIFE ASSURANCE COMPANY.

Nothing added to what was contained in the previous Returns.

211.—LIFE ASSURANCE TREASURY.

PLACE OF BUSINESS - - - - - 6, Cannon-street, West, in the City of London.

OBJECT - - - - - { To carry on the combined Business of a Life Assurance, Investment, Loan, Discount, Reversionary, Life Interest, Endowment, and Annuity Company.

DATE OF COMPLETE REGISTRATION - - 7th March 1856.

ACCOUNTS Registered.

A Notice of the Dissolution of this Company on the 2d August 1861, was received on the 8th January 1862.

(1.) BALANCE SHEET from 31 December 1856 to 31 December 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance forward - - - - -	3,634	6 8	By Premiums on current assurance returned - - - - -	94,215	4 10
„ Call on 76,940 shares issued in 1857 - - - - -	7,694	- -	„ Deposits returned - - - - -	6,994	16 1
„ Premiums on current assurance - - - - -	96,076	7 3	„ Preliminary expenses - - - - -	2,613	8 6
„ Deposits for fixed periods - - - - -	14,441	14 10	„ On account of branches - - - - -	9,636	6 8
„ From branches and agencies - - - - -	9,412	7 -	„ Interest - - - - -	291	4 8
„ Discounts, &c. - - - - -	1,416	6 11	„ Investment in assurance - - - - -	178	14 9
			„ Dividends on shares - - - - -	235	12 7
			„ Office expenses, rent, salaries, &c. - - - - -	705	17 5
			„ Office furniture - - - - -	31	8 10
			„ Balance in hand - - - - -	17,772	8 4
£.	132,675	2 8	£.	132,675	2 8

Examined and audited.

15 March 1858.

J. Palmer, } Auditors.
G. Pearce Pocock, }

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Paid up Capital; viz. :—			By Preliminary expenses (to be spread over 12 years) - - - - -	5,690	14 6
2 s. per share on 120,425 shares of 1 l. each - - - - -	12,042	10 -	„ Current premiums returned - - - - -	94,215	4 10
„ Premiums received on current assurance - - - - -	97,620	17 11	„ Deposits returned - - - - -	6,994	16 1
„ Deposits for fixed periods - - - - -	17,015	11 7	„ On account of branches - - - - -	9,636	6 8
„ Received from branches - - - - -	9,412	7 -	„ Interest - - - - -	319	4 8
„ Discounts - - - - -	1,696	4 11	„ Investment in assurance - - - - -	217	13 5
£.	137,787	11 5	„ Dividends on shares - - - - -	235	12 7
			„ Office expenses, rent, salaries, &c., 1856 - - - - -	1,468	13 4
			„ Ditto - - - - - ditto 1857 - - - - -	705	17 5
			„ Office furniture - - - - -	611	19 7
			„ Cash and bills in hand and stock - - - - -	17,772	8 4
			£.	137,787	11 5

PROFIT AND LOSS.

Dr.			Cr.		
	£.	s. d.		£.	s. d.
By Interest paid - - - - -	291	4 8	By Discounts, &c. - - - - -	1,416	6 11
„ Investment in assurance - - - - -	178	14 9			
„ Dividends - - - - -	235	12 7			
„ Office expenses - - - - -	705	17 5	„ Investment in assurance - - - - -	217	13 5
„ Balance - - - - -	222	10 11			
£.	1,634	- 4	£.	1,634	- 4
„ Dividends now payable - - - - -	163	17 4			
„ Profit fund - - - - -	36	13 7			
£.	222	10 11	„ Balance - - - - -	222	10 11

Examined and audited.

15 March 1858.

Tobiah Pepper, } Directors.
Albert Cockshaw, }
Witness, G. H. Law, Manager.
J. Palmer.
G. Pearce Pocock.

211.—LIFE ASSURANCE TREASURY—continued.

(2.) BALANCE SHEET from 1 January 1858 to 31 December 1858.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Balance from last year	- - - - -	17,772	8 4	By Current premiums repaid	- - - - -	£.141,877	- 4
- Premiums on current assurance	- £.143,716 15 -			- Deposits repaid	- - - - -	10,314	3 9
- Deposits for periods	- - - - - 21,818 7 9	165,535	2 9	- Sundry small advances	- - - - -		152,191 4 1
- Discounts	- - - - -	2,156	7 5	- Interest paid on deposits	- - - - -		732 14 5
- Deposit on 38,905 shares	- - - - -	3,890	10 -	- Interest paid on capital	- - - - -		797 10 3
- Amount due from branches in 1857, as per contra	- - - - -	223	19 8	- Office furniture	- - - - -		411 1 9
- Investment in assurance, 1857, as per contra	- - - - -	217	13 5	- Balance due from Branches:			23 14 6
- Preliminary and other charges to 31st December 1857, transferred to capital account	- - - - -	9,168	15 6	1857	- - - - -	£.223 19 8	
				1858	- - - - -	428 8 -	652 7 8
				- Deposit on 159,330 shares, transferred to capital account			15,933 - -
				- Investment in Assurance:			
				1857	- - - - -	£.217 13 5	
				1858	- - - - -	354 8 9	572 2 2
				- Amount set apart to meet bad and doubtful debts	- - - - -		600 - -
				- Amount carried to capital account	- - - - -		400 - -
				- Balance forward	- - - - -		26,651 2 3
		£.	198,964 17 1			£.	198,964 17 1

CAPITAL ACCOUNT.							
Dr.		£.	s. d.			£.	s. d.
To Deposit on Shares, viz. :—				By Charges to 31st December 1857, as above	- - - - -	9,168	15 6
In 1856, 43,485 shares	- - - - - £.4,348 10 -			- Commission, &c.	- - - - -	734	17 -
In 1857, 76,940 „	- - - - - 7,694 - -			- Charges, including fees to directors, physician, and auditors, rent, salaries, stationery, printing, and advertisements	- - - - -	2,462	9 5
In 1858, 38,905 „	- - - - - 3,890 10 -	15,933	- -	- Balance forward	- - - - -	3,966	18 1
- Amount in reduction of preliminary expenses	- - - - -	400	- -				
		£.	16,333 - -			£.	16,333 - -

Alvert Cockshaw, } Directors.
Tobiah Pepper, }

BALANCE SHEET.							
Dr.		£.	s. d.			£.	s. d.
To Balance of receipts and payments account, as above	- - - - -	26,651	2 3	By Cash and bills in hand	- - - - -	31,218	- 4
- Balance of capital account	- - - - -	3,966	18 1	Less profit and loss, as above	- - - - -	600	- -
		£.	30,618 - 4			£.	30,618 - 4

Examined, audited, and found correct.

1 March 1859.

G. Pearce Pocock, } Auditors.
John Newton, }

212.—EXCHANGE LIFE ASSOCIATION

PLACE OF BUSINESS - - - - - No. 5, New Inn, in the County of Middlesex.

OBJECTS - - - - - { The Objects of the Company are to grant all kinds of Assurances on Lives or Survivorships, or any Contingencies connected with Life or Lives; to grant and sell Endowments and Annuities, and to advance Money by way of Loan on Personal Security; to grant Assurances against Loss of Life or Personal Injury, and against Disability arising from Loss of Health.

DATE OF COMPLETE REGISTRATION - - 24 March 1856.

NO ACCOUNTS Registered by this Company.

213.—WHITEHAVEN MUTUAL SHIP INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - Whitehaven, in the County of Cumberland.

OBJECTS - - - - - { Mutual Insurance against Losses and Damage to Ships or Vessels belonging to Members, or in which Members are interested, within the restrictions and conditions contained in the Deed or in any Bye-law of the Society.

DATE OF COMPLETE REGISTRATION - - 5 April 1856.

NO ACCOUNTS Registered.

214.—ABSOLUTE LIFE ASSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - No. 35, Strand, in the City of Westminster.

OBJECTS - - - - - { Effecting Assurances on Lives or Survivorships; granting and selling Endowments and Annuities; purchasing Life, Reversionary, and other Estates and Interests; and advancing Money, by way of Loan, on Mortgage and other Securities; and generally to carry on the business of a Life Assurance, and of an Annuity, Endowment, and Reversionary Interest Association.

DATE OF COMPLETE REGISTRATION - - 5 April 1856.

NO ACCOUNTS Registered. Business transferred to City of London Life Office in July 1857.

215.—HULL AND LONDON LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - { No. 55, White Friar Gate, Kingston-upon-Hull, and 63, Cornhill,
London.

OBJECTS - - - - - { To transact all the usual business of a Life Assurance, Endowment,
Annuity, Guarantee, Investment and Deposit Company.

DATE OF COMPLETE REGISTRATION - - 22 April 1856.

NO ACCOUNTS Registered.

216.—HULL AND LONDON FIRE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - { No. 55, White Friar Gate, Kingston-upon-Hull, and 63, Cornhill,
London.

OBJECTS - - - - - { To transact all the usual business of a Fire, Marine, Hailstorm, and Plate
Glass Insurance Company.

DATE OF COMPLETE REGISTRATION - - 22 April 1856.

NO ACCOUNTS Registered.

217.—STATE FIRE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - At the Offices of the National Assurance and Investment Association.

OBJECTS - - - - - { The effecting of Assurances against Loss or Damage by Fire, and
generally the carrying on all business connected with Fire Assurance.

DATE OF COMPLETE REGISTRATION - - 21 May 1856.

NO ACCOUNTS Registered. Notice of the Dissolution of the Company on the 17th December
1861, received on the 2d July 1862.

218.—ENGLISH PROVIDENT LIFE ASSURANCE AND TONTINE SOCIETY.

PLACE OF BUSINESS - - - - - 6, Old Jewry, in the City of London.

OBJECTS - - - - - { To carry on the business of a Life Assurance, and of an Annuity, En-
dowment, Tontine Annuity, and Endowment Loan and Reversionary
Interest, and of a General Accident and Compensation and Glass Assurance
Company.

DATE OF COMPLETE REGISTRATION - - 31 May 1856.

NO ACCOUNTS Registered.

219.—CONFIDENT LIFE AND FIRE ASSURANCE AND LOAN COMPANY.

PLACE of BUSINESS - - - - -	13, Finsbury Place South, E. C.
OBJECTS - - - - -	{ Insurance of Lives; Insurance against Fire; Granting Benefits in Sickness, Old Age, or Insanity; Endowment of Children and Annuities; Defraying Funeral Expenses; Purchase of Annuities and Reversions; Loan of Money on Personal Security.
DATE OF COMPLETE REGISTRATION - - -	3d July 1856.

ACCOUNTS Registered.

(1.) BALANCE SHEET from August 1855 to 30 June 1857.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£. s. d.	£. s. d.
To Deposit on 4,004 shares at 1s. per share - - -	200	4 -	By Deed of incorporation and legal expenditure - -	50	1 9
- Five ditto paid in full - - - - -	5	- -	- Preliminary expenses - - - - -	4	19 -
- Transfer of shares, and commission on sale of ditto -	-	3 -	- Vote to directors - - - - -	36	- -
- Premiums - - - - -	229	8 4½	- Ditto to manager and secretary - - - - -	15	- -
- Rules and policy stamps - - - - -	12	- -			
- Entrance fees - - - - -	5	3 10	- Advertisements - - - - -	28	11 3
- Cash invested - - - - -	305	19 6	- Postage and parcels - - - - -	11	12 2
- Loan repayments - - - - -	174	19 2	- Stationery - - - - -	9	2 11
- Fines paid by borrowers - - - - -	4	15 8½	- Printing - - - - -	73	15 -
- Inquiry fees - - - - -	2	8 1	- Rent - - - - -	10	10 -
- Notes and books - - - - -	-	19 6	- Directors' services, from August 1856 - - - - -	27	- -
- Interest - - - - -	32	6 5	- Commission to agents - - - - -	22	19 1
			- Bonuses to ditto - - - - -	11	18 6
			- Salaries - - - - -	29	- -
			- Medical fees - - - - -	2	18 -
			- Policy stamps - - - - -	8	1 6
			- Audit expenses - - - - -	1	10 -
					236 18 5
			- Sick claims - - - - -	56	8 2
			- One death ditto - - - - -	5	2 -
					61 10 2
			- Investments repaid - - - - -	-	70 17 -
			- Interest to investors - - - - -	-	27 5 4
			- Loans on security - - - - -	-	396 13 8
			- Promissory notes - - - - -	-	19 -
			- County court expenses - - - - -	1	15 -
					2 14 -
			- Balance at bankers - - - - -	67	16 2
			- Cash in managers' hands - - - - -	3	12 1
					71 8 3
TOTAL INCOME - - - £.	973	7 7		£.	973 7 7

G. W. Gidley Lake.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.	How Invested.	Value according to last Estimate.	£. s. d.
Due to depositors - - - - -	265	18 10	Due on loans - - - - -	Personal security - -	242 18 1
To balance - - - - -	3,914	15 9	Cash balance - - - - -	At bankers' - -	67 16 2
			Cash balance - - - - -	In manager's hands -	3 12 1
			Cash in hands of agents - - - - -	- - - - -	22 12 3
			Office property - - - - -	- - - - -	40 - -
			Available share capital - - - - -	- - - - -	3,893 16 -
£.	4,180	14 7	TOTAL ASSETS - - - - -	£.	4,180 14 7

Having gone carefully over the cash books, vouchers, and securities of the above-named Company, I hereby declare the foregoing accounts to be a true and faithful statement of its position.

A. E. Delaforce, Auditor.

219.—CONFIDENT LIFE AND FIRE ASSURANCE AND LOAN COMPANY—continued.

(2.) BALANCE SHEET from 1 July 1858 to 1 July 1859.

RECEIPTS.				EXPENDITURE.			
	£.	s.	d.		£.	s.	d.
To Cash balance last year - - - - -	3	4	3½	By Deposits repaid - - - - -	156	11	11
- Deposits - - - - -	75	8	11	- Interest on ditto - - - - -	21	5	5
- Premiums - - - - -	2,284	10	-½	- Death claims - - - - -	586	11	6
- Ditto as held by agents (less 60 l. commission) - -	240	16	-	- Sick ditto - - - - -	546	6	3
- Instalment on shares - - - - -	272	1	1	- Agents' salaries - - - - -	339	16	7
- Loan repayments - - - - -	174	-	-	- Commission - - - - -	238	14	10
- Interest and fines - - - - -	21	12	8	- Travelling expenses - - - - -	62	18	8
				- Rent and taxes - - - - -	23	-	8½
				- Plates, blinds, &c. - - - - -	2	12	9
				- Postage and parcels - - - - -	14	11	2
				- Policy stamps - - - - -	101	15	-
				- Office salaries - - - - -	187	7	3
				- Law charges - - - - -	10	5	10
				- Office furniture - - - - -	10	13	6
				- Medical fees - - - - -	9	16	-
				- Directors' fees - - - - -	66	8	-
				- Auditors' fees - - - - -	2	10	-
				- Printing, stationery, and advertisements - - -	104	19	-
				- Postage and parcels - - - - -	20	16	3
				- Rent and gas - - - - -	28	6	-
				- Coals, office cleaning, &c. - - - - -	33	19	-
				- Loans on security - - - - -	227	7	-
				- Net cash in hands of agents - - - - -	240	16	-
				- Cash in bank and secretary's hands - - - - -	34	3	11½
£.	3,071	13	-	£.	3,071	13	-

G. W. Gidley Lake, } Directors.
J. Mathers,

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
To Deposit and Interest - - - - -	125	-	4	By Cash in bank and secretary's hands - - - - -	34	3	11½
- Balance of salaries - - - - -	28	6	-	- Cash in agents' hands - - - - -	210	16	-
- Ditto of printing - - - - -	41	-	6	- Ditto due on loans - - - - -	186	10	11
- Balance in favour of the company - - - - -	330	3	-½	- Ditto on share call - - - - -	62	19	-
£.	524	9	10½	£.	524	9	10½

This is to certify that we have examined this statement of accounts, and compared it with the books and vouchers of the company, and find it correct.

Jonathan Taylor, } Auditors.
James Edward Moring,

219.—CONFIDENT LIFE AND FIRE ASSURANCE AND LOAN COMPANY—continued.

(3.) BALANCE SHEET from 30 June 1859 to 1 July 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash balance in hand last year - - - - -	34	3 11½	By Deposits repaid - - - - -	111	18 9
- Instalment on shares - - - - -	76	19 3	- Interest on ditto - - - - -	6	18 1
- Premiums - - - - -	3,057	14 2½	- Death claims - - - - -	784	6 -
- Ditto in agents' hands - - - £. 424 7 5			- Sick claims - - - - -	561	11 2½
Less commission, &c. - - - 84 7 5			- Salaries - - - - -	301	16 10
	340	- -	- Commission and bonuses - - - - -	462	17 2
- Loan repayments - - - - -	40	6 11	- Travelling expenses - - - - -	65	1 10
- Interest and fines - - - - -	6	5 11	- Rent and taxes - - - - -	86	12 11
			- Door-plates, blinds, &c. - - - - -	9	6 6
			- Salaries - - - - -	197	4 6
			- Directors' fees - - - - -	86	2 -
			- Medical fees - - - - -	9	5 -
			- Auditors' fees - - - - -	4	10 -
			- Policy stamps - - - - -	135	14
			- Postage and parcels - - - - -	23	8 8
			- Printing, stationery, and advertisements - - - - -	93	19 8
			- Rent and gas - - - - -	20	13 1
			- Law charges - - - - -	8	11 10
			- Office furniture - - - - -	6	7 6
			- Coals, office cleaning, &c. - - - - -	21	5 5
			- General charges - - - - -	12	19 10½
			- Loans on security - - - - -	57	- -
			- Cash in agent's hands - - - - -	340	- -
			- Cash in secretary's hands - - - - -	36	6 -
			- Cash in Bank - - - - -	94	5 11
£.	3,555	10 3	£.	3,555	10 3

James Gilding.
G. W. Gidley Lake.

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Balance on printing - - - - -	76	3 6	By Cash in bank - - - - -	94	5 11
- Deposits and interest - - - - -	7	19 6	- Ditto in Secretary's hands - - - - -	36	6 -
- Paid-up capital - - - - - £. 649 7 3			- Ditto in agents' hands - - - - -	340	- -
Less written off for shares in arrear - 21 - 9			- Loans on security - £. 192 7 4		
	628	6 6	- Interest on ditto - 6 14 8		
- Balance in favour of the company - - - - -	2,445	14 4		199	2 -
			- Written off for interest not due - - - 5 3 7		
				193	18 5
			- Share capital uncalled - - - - - 3,292 16 -		
			- Written off for shares in arrear - - - 899 2 6		
				2,393	13 6
			- Office property - - - - -	100	- -
£.	3,158	3 10	£.	3,158	3 10

AUDITORS' REPORT.

This is to certify that we have examined this statement of accounts, and compared it with the books and vouchers of the company, and find it correct.

Jonathan Taylor, }
Henry S. Swift, } Auditors.

219.—CONFIDENT LIFE AND FIRE ASSURANCE AND LOAN COMPANY—continued.

(4.) BALANCE SHEET from 1 July 1860 to 30 June 1861.

RECEIPTS.				EXPENDITURE.			

220.—BRITISH, FOREIGN, AND COLONIAL ASSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - - - 25, Old Jury, in the City of London.
 OBJECTS - - - - - { For every description of Life, Fire, and other Branches of Insurance, Loan, Annuity, and Invest-
 ment Business.
 DATE OF COMPLETE REGISTRATION - - 15th December 1857.

NO ACCOUNTS Registered.

221.—NEW QUAY MUTUAL SHIP INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - - Church-street, New Quay, in the County of Cardigan.
 OBJECTS - - - - - { The mutual Insurance and Indemnity by the Members of the Society of one another against all
 Losses and Damages which shall happen to any Vessel or Vessels belonging to any Member of the
 Society.
 DATE OF COMPLETE REGISTRATION - - 5th February 1858.

ACCOUNTS Registered.

(1.) BALANCE SHEET from 1 January 1858 to 1 January 1859.

R E C E I P T S.			E X P E N D I T U R E.		
To Entrance fees - - - - -	£. 175 17 9	£. s. d.	By Preliminary expenses in forming the Society - -	5 19 10	£. s. d.
- Premiums - - - - -	538 10 9 ³ / ₄	714 8 6 ³ / ₄	- Mr. John Cox's bill, for printing rules, account books, &c. - - - - -	27 14 2	
- Interest - - - - -		3 6 -	- Mr. Thomas Davies, solicitor's bill, for preparing deed of settlement, including fees for provisional and com- plete registration, attendances to New Quay, &c. -	100 - -	
- Cash for Society's rules sold - - - - -		1 10 -	- Interest on monies borrowed - - - - -	21 19 7	
- Call upon 33,684 l. 17 s. 5 d., at 3 l. per cent. - -	1,010 11 3 ³ / ₄		- Rent of office and culm for ditto - - - - -	3 9 -	
- Balance, resolved at a meeting of Directors to be carried and charged against next year's expenditure - -	54 3 10 ¹ / ₄		- Register book of shipping - - - - -	3 3 -	
			- Directors' fees - - - - -	5 12 -	
			- Salaries of secretary, 20 l.; surveyor, 20 l.; treasurer, 10 l. - - - - -	50 - -	
			- Messrs. Evan Phillips & David Evans, expenses of two journeys to Cardigan in reference to the affairs of the Society - - - - -	2 - -	
			- Auditors - - - - -	2 2 -	
			- Paid for account book, bookbinding, locks, and receipt stamps - - - - -	2 2 -	
			- "Nymph," damaged - - - - -	£. 67 6 1	
			- Assistance to tow into harbour - - - - -	8 - -	
			- "Concordia" (total loss) - - - - -	1,418 16 3	
			- "Integrity," damaged - - - - -	64 15 9 ³ / ₄	
			- Surveyor's charges for surveying ditto at Milford - - - - -	1 - -	
				1,559 18 1 ¹ / ₄	
	£. 1,783 19 8 ³ / ₄			£. 1,783 19 8 ³ / ₄	
			By Balance brought down - - - - -	£. 54 3 10 ¹ / ₄	

David Evans, } Directors.
 James Davies, }

The above account was examined by us, and found correct.

John Parry, } Auditors.
 David Jones, }

221.—NEW QUAY MUTUAL SHIP INSURANCE SOCIETY—continued.

(2.) BALANCE SHEET from 1 January to 31 December 1859.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Entrance fees - - - - -	£. 238 3 5½	By Balance carried forward from last year's account - -	54 3 10½
- Premiums - - - - -	1,237 10 11½	- Postage and receipt stamps - - - - -	1 9 7
	1,475 14 5	- Secretary and Mr. Evan Phillips's expenses in convey- ing deed of settlement, to be executed by members -	5 4 1
- Call upon 79,847 <i>l.</i> , at two per cent. - - - - -	1,596 18 9	- Printing, stationery, return forms, and registration fee - - - - -	10 16 -
		- Salaries: Secretary - - - - - £. 30 - -	
		Surveyor - - - - - 20 - -	
		Treasurer - - - - - 10 - -	60 - -
		- Rent of office, cleaning, and fire - - - - -	6 2 -
		- Mr. Jenkin Phillips to go to Conway - - - - -	6 11 -
		- Expenses to get the "Major Nanney" off the strand -	2 18 6
		- Mr. James Davies to go. to Cardiff, to survey the "Catherine" there - - - - -	2 18 6
		- Directors' fees - - - - -	13 19 6
		- Mr. Thomas Evans' expenses to go to Conway - -	7 9 6
		- Messrs. David Evans and Evan Phillips, six journeys to Cardigan - - - - -	3 - -
		- Auditors' fees - - - - -	2 2 -
		£.	176 14 6½
		£. s. d.	
		- "Louisa Jane" - damaged - - - - -	64 19 10
		- "Eleanor and Jane," damaged - - - - -	31 13 3
		- "Briton" - - - total loss - - - - -	14 - -
		- "Mathildis" - - total loss - - - - -	702 1 8
		- "Mary Hughes" - damaged - - - - -	7 5 3
		- "Perseverance" - damaged - - - - -	34 17 -
		- "Major Nanney" damaged - - - - -	30 - -
		- "Eliza and Mary" damaged - - - - -	7 - -
		- "Louisa Ann" - damaged - - - - -	70 13 4
		- "Williama Mary" total loss - - - - -	1,400 - -
		- "Catherine" - - damaged - - - - -	41 2 2
		- "Esther and Mary" damaged - - - - -	3 5 10
		- "Ivor" - - - damaged - - - - -	56 8 5
		- "Sylph" - - - damaged - - - - -	298 11 11
			2,761 18 8
			2,938 13 2
		Balance in Treasurer's hands - - - - -	134 - -
£.	3,072 13 2	£.	3,072 13 2

The above account was examined by us, and found correct.

John Parry, } Auditors.
David Jones, }

David Evans, } Directors.
John Jones, }

222.—BARROW-IN-FURNESS MUTUAL SHIP INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - Barrow in Furness, Lancashire.
OBJECTS - - - - - The mutually Insuring Ships or Vessels belonging to Members against Loss and Damage.
DATE OF COMPLETE REGISTRATION - - - 18 February 1858.

ACCOUNTS Registered.

222.—BARROW-IN-FURNESS MUTUAL SHIP INSURANCE COMPANY—continued.

(1.) BALANCE SHEET from 25 March 1859 to 25 March 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Cash balance - - - - -	30	- 11	Registration and Law Expenses:		
- Annual premiums on 1st class vessels - - - - -	231	7 1	By Payment of balance of account for registering Company	45	- -
- Ditto - ditto - 2d " - - - - -	75	16 1	Average Claims:		
- Ditto - ditto - 3d " - - - - -	35	15 4	- Payments to owners of "Jane" - - - £.30 16 11		
- Entrance fees on 1st class vessels - - - - -	79	15 11	- Ditto - ditto - "Esther Ann" - - - 11 19 2		
- Ditto - - 2d " - - - - -	9	- -	- Ditto - ditto - "Rigby" - - - 15 12 6		
- Call at £.7 per cent. on 1st class vessels, £.1,455 8 11			- Ditto - ditto - "Edward and Margaret" - - - 13 7 7		
- Call at 8½ " 2d " - - - 473 14 1			- Ditto - ditto - "Maria" - - - 79 10 1		
- Call at 12½ " 3d " - - - 206 3 2			- Ditto - ditto - "Confidence" - - - 20 15 3		
	2,135	6 2	- Ditto - ditto - "Iron Age" - - - 1,125 - -		
- Cash to collect - - - - -	314	13 7	- Payment to owners of -		
- Bank interest - - - - -			"Twin Sister" - - £.944 - -		
	1,820	12 7	Due owners - - - 115 3 11		
	4	8 2		328	16 1
	£.	2,286 16 1	- Payment to owners of "Acorn" - - - 16 14 -		
				2,143	1 7
			Salaries:		
			- Salaries of secretary and surveyor - - - - -	80	- -
			- Sundry petty disbursements - - - - -	11	6 7
			- Cash in bank - - - - -	7	7 11
				£.	2,286 16 1

James Fisher, }
Robert Fisher, } Directors.

W. Gawith, Secretary.

Examined the above, and found correct.

Samuel Radnall, }
Joseph Goldsworthy, } Auditors.

(2.) BALANCE SHEET from 26 March 1860 to 25 March 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in bank - - - - -	7	7 11	Average Claims:		
- Balance of call from former account - - - - -	314	13 7	By Payment of balance upon "Twin Sister" £.115 3 11		
- Call on 1st class vessels - - - £.153 14 10			- Payment of claim upon "Rusko Castle" - - - 226 11 1		
- Call on 2d " - - - - - 47 - -			- Ditto - ditto - "Sarah Anne" - - - 27 19 2		
- Call on 3d " - - - - - 26 17 8			- Ditto - ditto - "Tower" - - - 8 1 -		
	227	12 6	- Ditto - ditto - "Industry" - - - 7 19 7		
- Entrance fees on 1st class vessels - - - 23 14 5				385	14 9
- Ditto - - 3d " - - - 3 3 5			Salaries, &c.:		
	26	17 10	- Salaries to secretary and surveyor - - - - -	80	- -
On account of call made 27 February 1861 - - - - -	343	13 5	- Sundry petty disbursements - - - - -	12	7 8
Bank interest - - - - -	2	14 5	- Bank commission - - - - -	2	7 -
	£.	922 19 8	- Cash in bank, and debt due to the Company - - -	442	10 3
				£.	922 19 8

Thomas E. Bissett, }
James Fisher, } Directors.

W. Gawith, Secretary.

Examined the above accounts, and found correct.

Samuel Radnall, }
Joseph Theckston, } Auditors.

222.—BARROW-IN-FURNESS MUTUAL SHIP INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 25 March 1861 to 25 March 1862.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Balance in bank, and debt due to the Company - -	442	10 3	Average Claims:		
- Balance of call made 27 February 1861 - - -	443	10 2	By Payment of claim for "Isabella Fisher" - £.685 15 -		
- Call made 8 Jan. 1862 on 1st class vessels, £.904 10 10			- Ditto - ditto "City of St. Andrews" 108 14 5		
- Ditto - ditto - 2d ,, - 297 15 2			- Ditto - ditto "Arthur Gordon" - 1,324 13 9	2,119	3 2
- Ditto - ditto - 3d ,, - 130 8 10	1,332	14 10	Salaries, &c.:		
- Entrance fees on 1st class vessels - - - -	20	17 6	- Secretary's half-year's salary - - - - -	20	- -
- Condemned foremast and bowsprit of "Sarah Anne" -	3	15 -	- Sundry petty disbursements - - - - -	10	15 11
- Bank interest - - - - -	3	13 8	- Bank commission - - - - -	1	12 4
	£.	2,247 1 5	- Cash in bank, and debts due to the Company - -	95	10 -
				£.	2,247 1 5

Examined, and found correct.

Thomas G. Bissett,
James Fisher,

} Directors.

Samuel Radnall,
Joseph Theckston,

} Auditors.

223.—LONDON AND YORKSHIRE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - - Kingston-upon-Hull, and 45, Pall Mall, London.

OBJECTS - - - - - Every kind of Assurance Business which may be legally undertaken.

DATE OF COMPLETE REGISTRATION - - - 24 June 1858.

NO ACCOUNTS Registered.

224.—QUEEN INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - Queen Insurance Buildings, 11, Dale-street, Liverpool.

OBJECTS - - - - - { The usual Business of a Fire and Life Insurance, Annuity, Endowment, Investment, Loan
Reversionary, Marine, and General Insurance Company.

DATE OF COMPLETE REGISTRATION - - - 7 August 1858.

ACCOUNTS Registered.

224.—QUEEN INSURANCE COMPANY—continued.

(1.) BALANCE SHEET from August 1857 to 31 August 1859.

R E C E I P T S.			E X P E N D I T U R E.		
	£.	s. d.		£.	s. d.
Fire Premiums, one year - - - - -	12,569	3 5	Sundry charges, including stationery, postages, policy stamps, &c. - - - - -	1,738	16 11
Life premiums, 1st year - - - £. 1,441 5 9			Salaries - - - - -	2,260	7 11
„ 2d year - - - 4,830 15 3	6,272	1 -	Advertising - - - - -	224	8 11
Consideration for immediate annuities - - - - -	600	- -	Commissions - - - - -	713	14 9
Interest - - - - -	1,081	3 11	Rent and taxes - - - - -	1,069	1 2
Poundage on fire duties - - - - -	136	18 7	Medical fees - - - - -	151	14 6
Profit on reversions - - - - -	500	- -	Travelling expenses of chief office, branches, agency, inspector, &c. - - - - -	179	6 2
			Preliminary expenses, proportion to be struck off - - -	498	2 7
			Income tax - - - - -	10	2 11
			Interest paid to shareholders to 18th August 1858 - - -	326	15 10
			Fire losses paid and outstanding - - - - -	2,697	17 11
			Re-assurance premium, fire and life - - - - -	1,828	6 5
			Balance in favour of the Company - - - - -	9,460	10 11
£.	21,159	6 11	£.	21,159	6 11

Francis A. Clint, } Signatures of Two
C. R. Hall, } Directors.

LIABILITIES AND ASSETS.

L I A B I L I T I E S.			A S S E T S.		
	£.	s. d.		How Invested.	Value according to last Estimate.
Capital - - - - -	29,030	- -	Loans - - - - -	Mortgages on various securities.	£. s. d. 21,482 19 5
Duty due to Government - - - - -	1,120	15 9	Balance at bankers and cash in hand - - - - -		8,776 2 11
Outstanding fire losses - - - - -	1,525	- -	Due by branches and sundry agents - - - - -		2,564 3 3
Outstanding accounts - - - - -	361	12 -	Due by other offices - - - - -		1,065 18 6
Balance of Receipt and Expenditure Account - - -	9,460	10 11	Shares allotted, but not paid, at date of balance - - -		1,800 - -
			Outstanding fire premium and duty account - - - - -		1,988 4 8
			Aliquot interest half-yearly, and quarterly premiums due, &c. - - - - -		1,155 19 10
			Furniture at chief office and branches - - - - -		611 2 1
			Sundry small debtors - - - - -		60 17 10
			Preliminary expenses not struck off, to be dealt with in future years - - - - -		1,992 10 2
£.	41,497	18 8	£.		41,497 18 8

Francis A. Clint, } Signatures of Two
C. R. Hall, } Directors.

We hereby certify that the Balance Sheet on the other side hereof is a correct copy of the one duly audited by us, and laid before a general meeting of shareholders, held on the 21st October 1859.

Harwood Banner, } Auditors.
Harwood W. Banner, }

224.—QUEEN INSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 31 August 1859 to 31 August 1860.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
Fire department - - - - -	-	24,996	14 8	Sundry charges for chief offices, branches, and agencies, including stationery, rent and taxes, salaries and travelling expenses - - - - -	-	5,391	7 5
Life department - - - - -	-	11,096	8 9	Preliminary expenses, proportion for the year - - -	-	498	2 7
Interest - - - - -	-	1,800	2 -	Policies, prospectuses, and general printing and stationery, advertising and postages for chief office, branches, and agencies - - - - -	-	1,290	15 2
Poundage - - - - -	-	254	3 9	Income tax and salvage assessment - - - - -	-	66	8 6
Other receipts - - - - -	-	108	3 8	Medical fees, and fees to branch directors - - - -	-	394	4 6
				Home and foreign agents, fire and life commission, and fire and life policy stamps - - - - -	-	2,502	3 -
				Re-assurance premiums, fire and life - - - - -	-	6,027	12 4
				Fire losses, paid and outstanding - - - - -	-	11,694	2 8
				Life claims, paid and outstanding - - - - -	-	190	- -
				Balance in favour of the Company - - - - -	-	10,200	16 8
	£.	38,255	12 10		£.	38,255	12 10

Francis A. Clint, } Signatures of Two
C. R. Hall, } Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
		£.	s. d.		How Invested.		Value according to last Estimate.
Capital - - - - -	-	45,300	- -	Mortgages and loans on various securities - Mortgages, &c.	-	30,679	10 11
Due to Government - - - - -	-	1,966	8 4	Loans on dock bonds and railway debentures - - -	-	11,000	- -
Outstanding fire and life claims, and accounts - - -	-	1,410	1 10	Purchase of reversions - - - - -	-	681	18 -
Reserve Funds, viz.:				Balance at bankers, current deposit accounts, chief office and branches - - - - -	-	14,178	15 9
Balance from last year - - - - - £. 9,460 10 11	-			Due by branches and sundry agents - - - - -	-	2,040	- 7
Less, voted at annual general meeting - 1,617 17 8	-			Due by other offices - - - - -	-	1,112	2 2
Balance carried to reserve fund - - - - -	-	7,842	13 3	Outstanding fire premiums, and duty accounts - - -	-	2,294	19 6
Balance of Receipt and Expenditure Account for the past year	-	10,200	16 8	Aliquot interest, half-yearly and quarterly premiums due	-	1,338	8 7
				Furniture at chief office and branches - - - - -	-	1,297	2 10
				Stamps in hand - - - - -	-	106	14 3
				Preliminary expenses not, struck off to be dealt with in future years - - - - -	-	1,790	7 6
	£.	66,720	- 1		£.	66,720	- 1

Francis A. Clint, } Signatures of Two
C. R. Hall, } Directors.

We hereby certify that the balance sheet on the other side hereof is a correct copy of the one duly audited by us, and laid before a general meeting of shareholders, held on the 17th October 1860.

Harwood Banner, }
Harwood W. Banner, } Auditors.

224.—QUEEN INSURANCE COMPANY—continued.

(3.) BALANCE SHEET from 31 August 1860 to 31 August 1861.

RECEIPTS.

	£.	s.	d.
Fire department - - - - -	38,479	15	4
Life department - - - - -	14,871	18	1
Interest - - - - -	2,895	10	2
Share premiums - - - - -	225	-	-
Poundage - - - - -	316	16	9
Other receipts - - - - -	1,016	14	6
Balance - - - - -	10,320	17	-
	£.	68,126	11 10

EXPENDITURE.

	Chief Office and Agencies.			Branches.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.
Sundry charges for chief office and branches; home and foreign agencies, including show cards, almanacks, car- riage and freight of packages and par- cels; surveying; wages and payments through petty cash	-	-	-	1,166	7	4	794	16	-
Rent and taxes	-	-	-	621	7	6	711	4	6
Salaries	-	-	-	1,560	-	-	1,285	16	9
Travelling expenses	-	-	-	128	14	3	131	1	10
	£.			3,476	9	1	2,922	19	3
Preliminary expenses, proportion for the year	-	-	-	-	-	-	6,399	8	4
Policies, prospectuses, and general printing and stationery, advertising and postages for chief office and branches, home and foreign agencies	-	-	-	-	-	-	498	2	7
Income tax and salvage assessment	-	-	-	-	-	-	1,791	2	-
Medical fees, and fees to branch directors	-	-	-	-	-	-	109	2	-
Home and foreign agents, fire and life commission, and policy stamp (stamps, 335 l. 16 s. 5 d.)	-	-	-	-	-	-	397	7	3
Re-assurance premiums, fire and life	-	-	-	-	-	-	4,908	3	4
Fire losses paid and outstanding, including great fire in } London	-	-	-	-	-	-	7,554	2	5
	-	-	-	-	-	-	£. 20,036	14	8
	-	-	-	-	-	-	25,858	10	2
Life claims paid and outstanding	-	-	-	-	-	-	45,895	4	10
Paid to annuitants	-	-	-	-	-	-	300	-	-
Law charges	-	-	-	-	-	-	165	19	9
	-	-	-	-	-	-	107	19	4
						£.	68,126	11	10

J. B. Forwood,
Francis C. Clint,
Thos. F. Bennett, } Directors' Signatures.
W. P. Clirehugh, Manager.

LIABILITIES AND ASSETS.

LIABILITIES.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Capital as shown in balance-sheet, 31 August 1860 - - - - -	45,300	-	-						
Shares allotted during the year - - - - -	2,860	-	-						
Balance as above - - - - -	10,320	17	-	48,160	-	-			
And amount proposed to be added to life accumulation fund - - - - -	3,500	-	-						
	13,820	17	-						
Less amount at credit of Fire Reserve - - - - -	7,526	-	-						
Leaving at debit of fire reserve - - - - -	-	-	-	6,294	17	-			
Life accumulation fund last year - - - - -	-	-	-	7,766	7	8			
Add for this year as above - - - - -	-	-	-	3,500	-	-			
Arising as follows:									
Reserve funds, viz., amount at 31 August 1860 - - - - -	-	-	-	7,842	13	3			
Balance of receipts, 31 August 1860, £. 10,200 16 8	-	-	-						
Less voted at annual general meeting—	-	-	-						
Dividend to shareholders, £. 1,753 12 3	-	-	-						
Fees to directors, £. 800	-	-	-						
Ditto - - - - - 145	-	-	-						
Fees to auditors] - - - - - 52 10 -	-	-	-						
	-	-	-	2,751	2	3			
	-	-	-	7,449	14	5			
Deduct amount transferred from fire reserve fund - - - - -	-	-	-	13,292	7	8			
	-	-	-	7,526	-	-			
	-	-	-	7,766	7	8			
Amount added to life accumulation fund, 31 August 1861 - - - - -	-	-	-	3,500	-	-			
	£.			11,266	7	8			
Duty due to Government - - - - -	-	-	-	2,518	5	8			
Outstanding claims and accounts - - - - -	-	-	-	7,638	3	3			
Due bankers, after deducting balance in the hands of sundry banks - - - - -	-	-	-	2,055	5	-			
	£.			65,343	4	7			

ASSETS.

	How Invested.	Value according to last Estimate.
		£. s. d.
Loans - - - - -	Mortgages - - - - -	30,336 - 9
Loans - - - - -	Dock bonds and Canada, Five per Cent. Bonds, and railway debentures - - - - -	21,552 10 -
Purchase of reversions - - - - -	- - - - -	3,818 - -
Due by branches, agents, and other offices - - - - -	- - - - -	4,310 14 6
Outstanding fire premium and duty account, aliquot interest, half-yearly, and quarterly premiums due - - - - -	- - - - -	2,603 9 2
Furniture at chief office and branches, and stamps on hand - - - - -	- - - - -	1,400 5 3
Preliminary expenses not struck off - - - - -	- - - - -	1,292 4 11
		£. 65,343 4 7

J. B. Forwood,
Francis A. Clint,
Thos. F. Bennett, } Directors' Signatures.
W. P. Clirehugh, Manager.

I hereby certify that the balance sheet on the other side hereof is a correct copy of the one duly audited by me, and laid before a general meeting of shareholders held on the 23d day of October 1861.

Harwood W. Banner, Auditor.

224.—QUEEN INSURANCE COMPANY—continued.

(4.) BALANCE SHEET from 31 August 1861 to 31 August 1862.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
Life premiums - - - - £. 14,328 18 5			Re-assurance premiums (fire) - - - £. 5,270 4 5		
Annuities - - - - - 492 3 10			Ditto - - ditto - (life) - - - 4,272 2 1		
	14,821	2 3	Commission account (fire) - - - 4,651 5 4		
			Ditto - - ditto (life) - - - 371 1 6	14,564	13 4
Fire premiums - - - - - 47,420 8 -			Salaries, medical fees, and directors' fees; also auditors' fees - - - - - 4,954 13 3		
Interest - - - - - 2,462 2 7			General charges; advertising and travelling expenses - 3,641 10 -		
Poundage - - - - - 414 3 6			Stationery, prospectus, &c. - - - - - 1,056 - 9		
Other receipts - - - - - 28 15 6			Rent and taxes - - - - - 1,758 9 8		
			Postage, income tax, policy stamps, and receipt stamps; also salvage assessment and transfer stamps - - - 591 3 4		
			Fire losses - - - - - 12,590 13 7		
			Life claims - - - - - 1,250 - -		
			Payments to annuitants - - - - - 508 - 7		
			Proportion of preliminary expenses written off this year - 498 2 7		
			Surrender value of life policies - - - - - 159 6 5		
			Bank commission and foreign exchange account - - 243 12 11		
			Extraordinary charges this year connected with proposed amalgamation - - - - - 612 6 6		
			Law charges - - - - - £. 236 16 11		
			Bad debts - - - - - 107 16 2		
				344	13 1
	£.	65,146 11 10	Total balance in favour of year ending 31 August 1862 -	22,373	5 10
				£.	65,146 11 10
To Balance as above - - - - - 22,373 5 10			By Additional amount paid for loss by great fire in London, belonging to 1861 - - - - - 4,425 9 11		
			- Amount carried to capital account - - - - - 6,294 17 -		
			- Amount carried to credit of life and annuity accumulated fund - - - - - 9,078 15 -		
			- Balance - - - - - 2,574 3 11		
	£.	22,373 5 10		£.	22,373 5 10

Patrick Hunter, } Signatures of two Directors.
J. A. Picton, }

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Capital, as shown in balance sheet for year ending 31 August 1861 - - - - 41,865 3 -			Mortgages and loans on personal securities 26,075 - 1		
Loss in last year, deducted from capital, now recouped from profits of this year's business, to restore the amount to the original sum paid - - - - 6,294 17 -			Loans on dock, &c. bonds, Canada Five per Cent. bonds, and railway debentures 36,552 10 -		
Call on shares allotted during the year - 11,210 - -			Purchase of reversions - - - - 1,387 7 4		
				64,014	17 5
Life and annuity accumulation fund, 31 August 1861 - - - - 11,266 7 8			Cash at bankers - - - - - 13,011 15 11		
Amount carried to credit this year - - 9,078 15 -			Balance due by branches and agents - 5,678 2 1		
			Outstanding premiums, interest, &c. - 4,760 13 5		
Duty due to Government - - - - 2,762 9 5				23,450	11 5
Balance due to other offices - - - - 744 16 9			Furniture at chief office and branches - 1,338 14 -		
Outstanding claims and accounts - - - 4,048 14 4			Cash and policy stamps on hand - - 247 1 11		
				1,585	15 11
			Preliminary expenses, proportion not yet written off - -		
Receipt and Expenditure Account, balance at credit - -				794	2 4
				£.	89,845 7 1
	£.	89,845 7 1		£.	89,845 7 1

Patrick Hunter, } Signatures of two Directors.
J. A. Picton, }

We hereby certify that the balance sheet on the other side hereof is a correct copy of the one duly audited by us, and laid before a general meeting of shareholders, held on the 29th October 1862.

Harwood, Banner & Son, Auditors.

225.—WORLD INSURANCE COMPANY.

PLACE OF BUSINESS	-	-	-	-	21, New Bridge-street, Blackfriars, London.
OBJECTS	-	-	-	-	{ Carrying on the usual Business of an Accidental Death, Railway Accident, Plate Glass, Hailstorm, Life, Cattle, and General Assurance Company.
DATE OF COMPLETE REGISTRATION	-				8 February 1859.

NO ACCOUNTS Registered.

226.—STEAM BOILER ASSURANCE COMPANY.

PLACE OF BUSINESS	-	-	-	-	No. 1, New Brown-street, Market-street, Manchester.
OBJECTS	-	-	-	-	Insuring Persons from loss consequent upon explosion of Steam Boilers.
DATE OF COMPLETE REGISTRATION	-				19 February 1859.

ACCOUNTS Registered.

(1.) BALANCE SHEET from 19 February to 31 December 1859.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
Premiums - - - - -	1,819 15 6	By R. B. Longridge, engineer - - -	600 - -
		- G. Mash, assistant engineer - - -	150 - -
Indicating fees - - - - -	19 5 -	- L. Nicholson, secretary - - -	122 - -
		- J. Cox, secretary - - -	50 - -
Interest from bankers, less commission - - -	5 18 9	- Mr. Hanerand, superintendent of agents - - -	10 - -
		- Mr. Monks, inspector - - -	120 8 8
Registration fees - - - - -	2 2 -	- J. Pemberton, inspector - - -	80 - -
		- C. H. Holt, inspector - - -	8 - -
Transfer Fees - - - - -	1 - 6	- Geo. Hughes, inspector - - -	4 13 7
		- Office cleaning - - -	15 11 2
		- H. Dunderdale, clerk - - -	18 6 8
			1,179 - 1
		- Agents' commission - - -	187 17 2
		- Rent and taxes - - -	108 13 -
		- Printing and stationery - - -	101 4 -
		- Travelling expenses - - -	81 4 1
		- Advertising - - -	65 1 3
		- Postages - - -	37 19 6
		- Office expenses - - -	5 6 11
		- Fuel, &c. - - -	4 1 2
		- Balance - - -	77 14 7
£.	1,848 1 9	£.	1,848 1 9

John William Edge,
John Haworth, } Directors.

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
To Proprietors' Fund:				By Preliminary expenses	1,803	8	4
Deposit of 1 <i>l.</i> per share on				Cunliffe, Brooks & Co. (Cash at bank)	940	15	2
2,110 shares	2,110	-	-	Agents' balances	£. 454	14	8
First call of 10 <i>s.</i> per share on				Less commission	52	3	10
ditto	1,055	-	-				
	3,165	-	-	Petty cash account, cash in hand	11	2	10
Less calls in arrear	83	10	-	Stamp account, policy stamps	9	9	6
				Furniture account; furniture	200	6	1
- Assurance Fund:				Engineers' account, instruments	32	-	-
For balance of that account				Debts owing by sundry persons	19	5	-
- Sale & Co.							
	£.	3,478	17 9		£.	3,478	17 9

Examined and found correct.

Child Fitzgerald Taylor, } Auditors.
C. H. Minchin, }

John W. Edge, } Directors.
John Haworth, }

226.—STEAM BOILER ASSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 1 January to 31 December 1860.

ASSURANCE FUND.

RECEIPTS.				EXPENDITURE.								
	£.	s.	d.	£.	s.	d.		£.	s.	d.		
To Proposal premiums (boilers) -	-	2,481	5	7								
- Less returned ditto 1859 -	-	28	10	-								
					2,452	15	7	By Damage to boilers		269	4	5
- Renewal premiums (boilers)	-	-	-	-	1,381	14	9	- Salaries	-	1,633	3	5
- Proposal premiums (lives)	-	-	-	-	4	-	-	- Auditors' fees	-	42	-	-
- Renewal premiums (life)	-	-	-	-	1	-	-	- Law charges	-	16	9	-
- Fees from Huddersfield Association	-	-	-	-	51	16	-	- Rent and taxes	-	117	12	6
- Indicating fees	-	-	-	-	46	2	10	- Printing and stationery	-	157	12	8
- Transfer fees	-	-	-	-	-	15	-	- Postages	-	59	6	7
- Interest from Bank	-	-	-	-	24	7	4	- Advertising	-	111	1	-
								- Travelling expenses	-	373	-	8
								- Office expenses	-	54	2	11
								- Agents' commission	-	470	12	3
								- Agents' expenses	-	22	-	8
								- Balance	-	636	5	5
	£.				3,962	11	6		£.	3,962	11	6
To Balance	-	-	-	-								

PROPRIETORS' FUND.

	£.	s.	d.		£.	s.	d.
To Profit on forfeited shares sold	-	-	-	By Balance	-	-	-
	52	2	6		52	2	6
- Balance	-	-	-				
	52	2	6				

John Haworth, } Directors.
G. Green, jun. }

LIABILITIES AND ASSETS.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
To Capital account - - - - -	3,165	-	-	To Preliminary expenses - - - - -	1,727	3	9
- Proprietors' fund—profit - - - - -	52	2	6	- Furniture - - - - -	304	5	5
- Assurance fund do. - - - - -	636	5	5	- To engineers' instruments - - - - -	39	15	-
- Debts owing to sundry persons - - - - -	205	18	7	- To stock of stationery—account - - - - -	46	17	6
				- Policy stamps - - - - -	14	12	-
				- Postage stamps - - - - -	1	9	2
				- Cash, Cunliffe, Brooks, & Co. (at bankers) - - - - -	1,676	17	8
				- Ditto - - - ditto - - (in hand) - - - - -	234	8	4
				- Agents' balances - - - - -	13	17	8
£.	4,059	6	6	£.	4,059	6	6

Audited and found correct,
M. Fitzgerald, } Auditors.
C. H. Minchin, }

John Haworth, } Directors.
G. Green, jun. }

(3). BALANCE SHEET from 31 December 1860 to 31 December 1861.

RECEIPTS.				EXPENDITURE.			
		£.	s. d.			£.	s. d.
To Proposal premium (boilers) -	-	3,038	- 4	To Damage to boilers -	-	687	7 6
- Renewal premiums (boilers)	-	3,319	3 8	- Salaries -	-	2,605	15 9
- Proposal premium (life)	-	1	- -	- Directors' fees -	-	70	- -
- Renewal premiums (life)	-	5	- -	- Auditors' fees -	-	21	- -
- Indicating fees -	-	65	10 1	- Rent and taxes -	-	115	5 4
- Inspection of boiler fees	-	13	2 6	- Printing and stationery -	-	140	14 4
- Transfer fees -	-	-	18 -	- Postages -	-	79	12 11
- Interest -	-	82	17 2	- Advertising -	-	16	8 3
		£.	6,525 11 9	- Travelling expenses -	-	512	8 6
				- Office and incidental expenses -	-	87	12 6
				- Alterations of offices, repairs, &c. -	-	25	18 6
				- Agents' commission and expenses -	-	652	13 8
				- Balance -	-	1,510	14 6
					£.	6,525	11 9
To Balance -	-	1,510	14 6				

J. W. Edge, } Directors.
John Littlewood, }

226.—STEAM BOILER ASSURANCE COMPANY—continued.

LIABILITIES.			ASSETS.			
			How Invested.			
	£.	s. d.			£.	s. d.
To Capital account - - - - -	4,203	- -	By Preliminary Expenses:	In course of liquidation -	1,000	- -
- Assurance fund - - - - -	1,510	14 6	- Furniture account -	Furniture - - -	318	15 5
- Reserve fund - - - - -	206	10 5	- Loans, Great Indian Peninsular Railway Company.	5 % Debenture Bonds -	513	10 10
- Balance due to sundry persons - - - - -	329	- 7	- Loans, Great Northern Railway Company.	4 % Debenture Stock -	503	10 8
- Sundry claims unpaid - - - - -	71	4 -	- Loans, Lancashire and Yorkshire Railway Company.	4½ % Debenture Bond -	2,000	- -
			- Engineers - - -	In instruments - -	50	5 -
			- Stock account - -	In stationery - - -	48	12 8
			- Stock account - -	In indicator taps - -	7	- 8
			- Stamp account - -	In postage stamps - -	1	17 4
			- Stamp account - -	In policy stamps - -	1	11 6
			- Cunliffe, Brooks, & Co.	Bankers - - - -	831	15 9
			- Cash - - - -	In hand - - - -	436	18 7
			- Balances - - - -	Due from agents - -	6	5 1
£.	6,320	9 6		£.	6,320	9 6

J. W. Edge,
John Littlewood, } Directors.

We have pleasure in reporting that the accounts of your Company for the past year have been correctly and well kept, and their examination has given us entire satisfaction.

Manchester, 20 February 1862.

Maurice Fitzgerald,
G. H. Minchin, } Auditors.

227.—CONSULS INSURANCE ASSOCIATION.

PLACE OF BUSINESS	- - - -	No. 420, Strand, in the City of Westminster.
OBJECTS	- - - - -	{ Life Assurance on the security of Consols. Endowments. The granting and purchasing of Annuities. Deposit and Savings Bank Business. The advance of money on security, in consideration of certain annual payments.
DATE OF COMPLETE REGISTRATION	-	2d May 1859.

NO ACCOUNTS Registered.

228.—PUBLIC LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - -	47, Charing Cross.
OBJECTS	- - - - -	{ To transact all the business of a Life Assurance, Endowment, Tontine and Annuity Society.
DATE OF COMPLETE REGISTRATION	-	5 May 1859.

NO ACCOUNTS Registered.

229.—OCEAN MARINE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - 58, Threadneedle-street, in the City of London.

OBJECTS - - - - - { The Business of Marine Underwriting or the Insurance of Marine Risks, and matters connected therewith, and all other business of a Marine Insurance Company.

DATE OF COMPLETE REGISTRATION - 15 December 1859.

ACCOUNTS Registered.

(1.) BALANCE SHEET from 19 December 1859 to 31 December 1860.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Insurance premiums less averages, returns, and losses - - - - -	76,969	10 6	By Salaries, general office charges, and directors' remuneration - - - - -	8,386	3 4
- Interest on investments and money at call - -	8,301	6 7	- One-third of amount preliminary expenses written off -	1,339	10 5
- Discount on policy stamps - - - - -	84	18 3	- " Office furniture account written off -	151	17 -
£.	85,355	15 4	- Balance transferred to liabilities - - - - -	75,478	4 7
			£.	85,355	15 4

J. W. Cater, } Directors.
Charles Bell, }

LIABILITIES AND ASSETS.

LIABILITIES.		ASSETS.			
	£. s. d.	£. s. d.	How Invested.	Value according to last Estimate.	
To Capital, 40,000 shares at 25 l. each = 1,000,000 l. upon which 5 l. per share has been called up and paid, amounting to -	200,000 - -	By Investments - - - 230,275 12 -	Government securities : £. s. d. Consols 142,195 11 7 3½% reduced 57,031 5 -		
- Balance from underwriting, &c., account - - - - -	75,478 4 7	- Interest due thereon - - 3,306 5 -			
		- Bills receiveable :			
		For salvage on hand - 4,048 13 4			
		Premium outstanding - 11,867 8 10	Canada :		
		Policy stamps on hand - 445 5 -	5% Scrip 10,064 7 11		
		- Payments on account :	India Loan 20,984 7 6		
		New premises - - 15,349 - 10	£. 230,275 12 -	230,000 - -	
		Office furniture - - 303 14 -			
		- Preliminary expenses :			
		Less amount written off - 2,522 8 3			
		Cash on call and at bankers' 7,389 17 4			
		Less amount to be claimed by non-allotees - 30 - -			
£.	275,478 4 7	7,359 17 4			
		275,478 4 7			

J. W. Cater, } Directors.
Charles Bell, }

We have examined and checked the Books and Vouchers from which the above accounts are compiled, and have also satisfied ourselves as to the existence of the several securities, and hereby certify that they are all correct.

21 January 1861.

James Edward Coleman, } Auditors.
Edward Cheshire, }

229.—OCEAN MARINE INSURANCE COMPANY—continued.

(2.) BALANCE SHEET from 31 December 1860 to 31 December 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Insurance account, being balance, 31 December 1861 -	126,992	7 10	By Interest at 5 s. per share on 40,000 shares, by resolution of general meeting, 5 February 1861 -	10,000	- -
- Interest on investment to ditto - - - - -	18,892	- 10	- Directors' remuneration, officers' salaries, and general charges - - - - -	8,745	2 5
- Policy duty to ditto - - - - -	179	4 -	- Amount written off office furniture account - - -	151	17 -
			- - Ditto - - preliminary expenses - - -	1,506	3 9
			- Bad debts - - - - -	7	3 -
			- Balance transferred to liabilities account - - -	125,653	6 6
	£.	146,063 12 8		£.	146,063 12 8

Pascoe C. Glyn, } Directors.
Fdk. Janvrin, }

LIABILITIES AND ASSETS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
To Capital, 40,000 shares at 25 l. each, upon which 5 l. per share has been called up and paid, amounting to - -	200,000	- -	By Investments - - - - -	208,467	9 1
- Balance, underwriting, interest, &c., accounts - - -	125,653	6 6	- Ditto - - - - -	10,064	7 11
			- Ditto - - - - -	20,825	- -
			- Ditto - - - - -	15,000	- -
				£.	254,356 17 -
			By Interest due on same - -	2,260	16 8
			- New premises, payments on account - - - - -	35,576	17 4
			- Salvage to be received - -	3,100	- 6
			- Premiums outstanding - -	20,866	2 7
			- Policy stamps on hand - -	242	18 3
			- Office furniture - - - -	151	17 6
			- Preliminary expenses, balance -	1,192	18 -
			- Cash at bankers - - - -	7,904	19 8
	£.	325,653 6 6		£.	325,653 6 6

Pascoe C. Glyn, } Directors.
Fdk. Janvrin, }

We certify that the annexed statement of account is correct, having duly examined the books from which the same was compiled; we have also satisfied ourselves of the existence of the securities, and hereby certify the same to be correct.

14 January 1862.

Thomas Brown, } Auditors.
Alexander Mackenzie, }

230.—UNIVERSAL MARINE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - 35, Cornhill, in the City of London.
OBJECTS - - - - - To effect insurances on ships and merchandise against sea and other risks.
DATE OF COMPLETE REGISTRATION - 21 January 1860.

NO ACCOUNTS Registered.

231.—LONDON AND PROVINCIAL MARINE INSURANCE COMPANY.

PLACE OF BUSINESS	- - - -	2, Royal Exchange Buildings, London, E. C.
OBJECTS	- - - - -	{ To carry on the business of a Marine Insurance and the taking of all risks incidental to the seas, ships, cargoes, &c.
DATE OF COMPLETE REGISTRATION	-	20 April 1860.

ACCOUNTS Registered.

1.—BALANCE SHEET from 14 May 1860 to 14 May 1861.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Paid-up capital - - - - -	70,886 10 -	By Sundry investments - - - - -	54,329 18 4
- Sundry creditors - - - - -	265 14 3	- Outstanding accounts due by debtors - - -	9,052 16 2
- Balance of income and expenditure account - -	39,320 1 6	- Policy stamps on hand - - - - -	259 - 10
		- Office furniture, being 4-5ths of cost - - -	446 12 4
		- Preliminary expenses, ditto - - - - -	6,188 - -
		- Cash on deposit at bankers' - - £. 35,000 - -	
		- Balance in bankers' hands on current account - - - - -	5,169 14 11
		- Ditto in cashier's hands - - - - -	6 3 2
£.	110,452 5 9		40,175 18 1
		£.	110,452 5 9

4 June 1861.

Examined and found correct,

Ellis Clowes,
Benjamin Dawson,
Henry J. Leeke,
Ingram Chapman,

} Auditors.
} Directors.

(2.) BALANCE SHEET from 15 May 1861 to 31 December 1861.

RECEIPTS.		EXPENDITURE.	
	£. s. d.		£. s. d.
To Paid-up capital - - - - -	70,866 10 -	By Sundry investments - - - - -	84,868 1 3
- Sundry creditors - - - - -	816 7 7	- Outstanding accounts due by debtors - - -	13,038 18 4
- Balance of income and expenditure - - -	37,458 7 8	- Policy stamps on hand - - - - -	58 6 4
		- Office furniture, balance of cost - - - - -	380 1 10
		- Preliminary expenses, ditto - - - - -	5,221 - -
		- Lease of premises, ditto - - - - -	882 10 7
		- Cash at bankers - - - - - £. 4,686 2 9	
		- „ in cashier's hands - - - - -	6 4 2
£.	109,141 5 3		4,692 6 11
		£.	109,141 5 3

Examined and found correct,

Benjamin Dawson,
Ellis Clowes,
H. J. Leeke,
J. N. Daniell,

} Auditors.
} Directors.

232.—THAMES AND MERSEY MARINE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - - 1 Royal Exchange Buildings, in the City of London.
 OBJECTS - - - - - { Marine Underwriting or the Insurance of Marine risks, and of all other the ordinary business
 of a Marine Insurance Company.
 DATE OF COMPLETE REGISTRATION - - - 23 June 1860.

ACCOUNTS Registered.

GENERAL REVENUE ACCOUNT, 31 December 1861.

R E C E I P T S.		E X P E N D I T U R E.	
	£. s. d.		£. s. d.
To Premiums Less—		By Losses - - - - -	163,358 13 8
Re-insurances and returns - - - - -	335,221 17 11	- Averages, &c. - - - - -	47,973 6 10
			211,332 - 6
- Interest on investments - - - - -	12,357 18 9	By General Expenses :	
- Transfer fees - - - - -	184 15 -	35 Directors' remuneration - - - - -	3,660 13 8
- Premiums on sale of shares - - - - -	118 2 6	(Manchester includes 160 l. 13 s. 8 d. balance of 1860).	
- Profit on exchange of securities - - - - -	1,340 19 6	Three Auditors' fees - - - - -	150 - -
		By Salaries :	
		Underwriters, secretaries, and clerks - - -	12,970 7 1
		By Travelling Expenses :	
		Directors and officers - - - - -	203 4 3
		- Rent and taxes - - - - -	1,669 - 6
		- Printing and stationery - - - - -	452 9 1
		- Underwriters' rooms and Lloyd's lists - - -	715 10 -
		- Life-boat and other subscriptions - - - - -	55 5 -
		- Miscellaneous expenses, including receipt and post- age stamps, cleaning offices, petty and extra- ordinary expenses - - - - -	1,088 18 -
		- Depreciation of investments in Government securities	2,022 17 2
		- Depreciation of office furniture - - - - -	178 3 9
		- Legal and registration fees - - - - -	749 9 2
		- Bad debts - - - - -	100 11 10
		- Preliminary expenses, being charges applicable to the formation of the Company - - - - -	10 10 -
		- Balance - - - - -	113,846 13 8
TOTAL - - - £.	349,223 13 8	TOTAL - - - £.	349,223 13 8

232.—THAMES AND MERSEY MARINE INSURANCE COMPANY—continued.

GENERAL BALANCE SHEET, 31 December 1861.

RECEIPTS.			EXPENDITURE.		
	£.	s. d.		£.	s. d.
To Capital:			By Investments on Government security and loans on approved securities - - - - -	316,279	10 5
100,000 shares of 20 l. each, upon which 2 l. per share has been called - - - - - (750 shares still unallotted.)	198,500	- -	- Debtors for premiums outstanding - - - - -	50,267	18 9
Outstanding claims and accounts - - - - -	2,961	3 8	- Interest accrued to date - - - - -	2,217	10 1
Deposit received, an application for shares not yet returned - - - - -	300	- -	- Office furniture and fixtures - - - - -	1,483	9 -
To General Revenue Account:			- Stamps on hand - - - - -	579	13 3
	£.	s. d.	- Cash at bankers', on deposit, and in hand - - -	21,239	5 9
Balance at credit for six months ending December 1860 - - - - -	76,459	9 11			
Balance at credit for the year ending 31 December 1861 - - - - -	113,846	13 8			
	190,306	3 7			
TOTAL - - - £.	392,067	7 3	TOTAL - - - £.	392,067	7 3

We have severally examined and checked the books and vouchers belonging to the offices in our respective districts, from which the above accounts are compiled, and have also satisfied ourselves severally, as to the existence of the securities specified in the accounts rendered by each Local Board, and hereby certify that they are correct.

James Edwd. Coleman, London,
Harnood W. Banner, Liverpool,
J. G. Child, Manchester,

Auditors.

233.—BRITISH ISLES LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS	- - - - -	65, Coleman-street, in the City of London.
OBJECTS	- - - - -	{ To carry on the business of a Life Assurance, and of an Annuity, Endowment, Loan, and Reversionary Interest Association.
DATE OF COMPLETE REGISTRATION	- - -	28 August 1860.

NO ACCOUNTS Registered.

234.—PONTEFRACT AND WEST RIDING HORSE AND CATTLE INSURANCE COMPANY.

PLACE OF BUSINESS	- - - - -	The Horsefair, Pontefract, Yorkshire.
OBJECTS	- - - - -	{ To effect Insurances against loss by death from accident or disease of Horses and Cattle, and such other business as is or shall be necessarily incident thereto.
DATE OF COMPLETE REGISTRATION	- - -	5 November 1860.

NO ACCOUNTS Registered.

235.—NORWICH PROVIDENT INSURANCE SOCIETY.

PLACE OF BUSINESS - - - - St. Giles's-street, Norwich.

OBJECTS - - - - - { To effect Insurances in order to make provision against
Sickness, ill Health, Old Age, or other causes. To effect
Insurances upon Lives or Survivorships, Endowments,
and Annuities, and generally to effect Insurances against
every kind of risk that may be effected according to law.

DATE OF COMPLETE REGISTRATION - 29 November 1860.

NO ACCOUNTS Registered.

236.—BRITISH PRUDENTIAL ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - 35, Ludgate-hill, London.

OBJECTS - - - - - { Life Assurance in all its Branches, Granting of
Loans, Endowments, and Annuities, Purchasing Re-
versions, and the usual Business of a Life Assurance
Company.

DATE OF COMPLETE REGISTRATION - 30 January 1861.

NO ACCOUNTS Registered.

237.—MERCANTILE FIRE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - 31, Threadneedle-street, in the City of London.

OBJECTS - - - - - { The usual Business of a Fire Insurance Company,
and, if and when the Company think proper, the car-
rying on the Business of Assurance on Lives and Sur-
vivorships.

DATE OF COMPLETE REGISTRATION - 2 September 1861.

NO ACCOUNTS Registered.

238.—COMMERCIAL UNION ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - 19, Cornhill, in the City of London.

OBJECTS - - - - - { The general Business of Fire Insurance, with power
to extend the Business to the Insurance of Lives and
Marine Risks.

DATE OF COMPLETE REGISTRATION - 30 September 1861.

NO ACCOUNTS Registered.

239.—ORIENTAL AND GENERAL MARINE INSURANCE COMPANY.

PLACE OF BUSINESS	-	-	-	8, Finch-lane, City, E. C.
OBJECTS	-	-	-	-
				{ 1. Usual business of a Marine Insurance Company. { 2. To grant loans by way of mortgage upon ships and merchandise. { 3. Power to purchase assets and business of companies, and to indemnify them.
DATE OF COMPLETE REGISTRATION	-			21 October 1861.

NO ACCOUNTS Registered.

240.—LONDON AND GENERAL PLATE GLASS INSURANCE
COMPANY.

PLACE OF BUSINESS	- - -	32, Ludgate-hill, in the City of London.
OBJECTS	- - - - -	{ Insuring Plate and other Glass against damage by fire, breakage, and other casualties.
DATE OF COMPLETE REGISTRATION	-	20 December 1861.

NO ACCOUNTS Registered.

241.—CITY ASSURANCE COMPANY.

PLACE OF BUSINESS	-	-	-	99, Cheapside, in the City of London.
OBJECTS	-	-	-	-
				{ To carry on and transact every kind of business which may be legally carried on and transacted by a Life Assurance, Annuity, Endowment, and Loan Company.
DATE OF COMPLETE REGISTRATION	-	1	January	1862.

NO ACCOUNTS Registered.

242.—WESTERN COUNTIES AND LONDON MUTUAL LIFE
ASSURANCE COMPANY.

PLACE OF BUSINESS	- - -	44, Union-street, Plymouth, Devon.
OBJECTS	- - - - -	{ To effect Assurances on Lives and Survivorships, to grant Endowments, to grant, sell, or purchase Annuities, to assure Payments, and generally to transact all business depending on Lives, to make Loans, and to provide Guarantees.
DATE OF COMPLETE REGISTRATION	-	30 January 1862.

NO ACCOUNTS Registered.

243.—LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

PLACE OF BUSINESS - - - 73 and 74, King William-street, in the City of London.
 OBJECTS - - - - - The usual Business of a Fire Insurance Company.
 DATE OF COMPLETE REGISTRATION - 1 February 1862.

NO ACCOUNTS Registered.

244.—VOLUNTEER SERVICE AND GENERAL ASSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - 8, St. Martin's-place, Westminster.
 OBJECTS - - - - - { Life Assurance, with power to add branches for Fire and Marine, or other
 Assurance; and to form funds for the relief of Enrolled Volunteers in
 cases of accident or sickness, and in old age.
 DATE OF COMPLETE REGISTRATION - 18 March 1862.

NO ACCOUNTS Registered.

245.—GENERAL PROVIDENT ASSURANCE COMPANY.

PLACE OF BUSINESS - - - 8, Bridge-street, Blackfriars.
 OBJECTS - - - - - { Fire, Hailstorm, Plate Glass and Marine Insurance, together with Life
 Assurance in all its Branches.
 DATE OF COMPLETE REGISTRATION - 17 April 1862.

NO ACCOUNTS Registered.

246.—LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

PLACE OF BUSINESS - - - 73 and 74, King William-street, London, E. C.
 OBJECTS - - - - - { To grant or effect Insurances upon Lives, Survivorships, and other Con-
 tingencies, the Purchase and Sale of Endowments, Annuities, and
 Reversionary Interests, and all other Business usually carried on by
 Life Assurance Companies.
 DATE OF COMPLETE REGISTRATION - 20 August 1862.

NO ACCOUNTS Registered.

247.—PROVINCIAL HORSE AND CATTLE INSURANCE COMPANY.

PLACE OF BUSINESS - - - - No. 2, Carrington-street, Nottingham.

OBJECTS - - - - - { To grant or effect Insurances on the Lives of Horses, Cows, and Live
Stock, and generally to transact all the usual Business of a Cattle
Insurance Company.

DATE OF COMPLETE REGISTRATION - 27 August 1862.

NO ACCOUNTS Registered.

248.—BIRMINGHAM AND MIDLAND LIFE ASSURANCE ASSOCIATION.

PLACE OF BUSINESS - - - - Exchange Chambers, Carr's-lane, Birmingham.

OBJECTS - - - - - { Assurance on Lives or Survivorships, granting Annuities and Endow-
ments, and generally transacting Business in every case where the
contingency of Life is involved.

DATE OF COMPLETE REGISTRATION - 27 October 1862.

NO ACCOUNTS Registered.

249.—MIDLAND STEAM BOILER INSPECTION AND ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - Exchange Chambers, Exchange-street, Wolverhampton.

OBJECTS - - - - - { To efficiently inspect and supervise Steam Boilers, and for effecting
Assurances thereon against all damage arising from Explosions.

DATE OF COMPLETE REGISTRATION - 1 November 1862.

NO ACCOUNTS Registered.

250.—BRITISH UNION ASSURANCE COMPANY.

PLACE OF BUSINESS - - - - 27, Gresham-street, E. C.

OBJECTS - - - - - { To carry on and transact every kind of Business which may be legally
carried on by an Assurance Company, and especially that of Life, Fire,
and Marine Assurance, and the Assurance against any casualty or
contingency capable of calculation by way of average, and to effect or
grant Endowments, Annuities, and Loans.

DATE OF COMPLETE REGISTRATION - 1 November 1862.

NO ACCOUNTS Registered.

JOINT STOCK COMPANY (LIMITED).

RETURN to an Order of the Honourable The House of Commons,
dated 22 July 1862;—for,

RETURN “of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed since the passing of the Act 18 & 19 Vict. c. 133; stating also the Nominal Capital, the Capital Paid up, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound up :”

“And, Like RETURN of JOINT STOCK BANKS (LIMITED), formed since the passing of the Act 21 & 22 Vict. c. 91 (in continuation of Parliamentary Paper, No. 58, of Session 1862).”

(*Mr. Finlay.*)

Ordered, by The House of Commons, to be Printed,
10 February 1863.

RETURN (in continuation of Parliamentary Paper, No. 58 of Session 1862) of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed between the 1st January 1862 and 31st December 1862; stating also the Nominal Capital, the Capital Paid up, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound up; and of JOINT STOCK BANKS (LIMITED), formed during the same period.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14), and the Companies Act, 1862 (25 & 26 Vict. c. 89).

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND :									
Formed under the Joint Stock Companies Acts, 1856, 1857 :									
1,912	Colnbrook Gas Company (Limited).	Supplying Colnbrook and vicinity with Gas.	Colnbrook, Bucks -	1 Jan. 1862	£. 2,000	Not stated	Registered office	29 Jan. 1862	Still in operation.
1,913	Lavender's Patent Oil Company (Limited).	Distilling, buying, and vending Oil, Paraffin, &c.	15, Fish-street Hill, City	2 Jan. -	20,000	- ditto -	- ditto -	7 Feb. -	- ditto.
1,914	Over Darwen Industrial Co-operative Manufacturing Company (Limited).	Cotton spinning and manufacturing, working Collieries and Slate Quarries, and Farming.	4, Townley-street, Bolton-road, Over Darwen, Lancashire.	3 Jan. -	10,000	- ditto -	Summary of capital and shares.	20 Nov. -	- ditto.
1,915	Manchester Co-operative Building Company (Limited).	To carry on the business of general Builders, for the purpose of Improving the Condition of the persons employed.	Not stated	3 Jan. -	10,000	- ditto -	Articles of association	3 Jan. -	- ditto.
1,916	North Wheal Providence Tin and Copper Mining Company (Limited).	Working certain Mines of Tin and Copper at St. Ives, Cornwall.	- ditto -	4 Jan. -	12,000	- ditto -	Notice of dissolution	5 April -	Dissolved.
1,917	Trolway Metal and Japan Works Company (Limited).	To purchase and carry on the Trolway Iron and Japan Works at Bethnal-green.	Trolway Metal and Japan Works, Bethnal-green, Middlesex.	4 Jan. -	10,000	- ditto -	Registered office	4 Jan. -	Still in operation.
1,918	Birtley Coal Company (Limited).	To purchase and work certain Mines near Gateshead, known as the "Birtley Colliery."	30, Great Winchester-street, E. C.	6 Jan. -	50,000	- ditto -	- ditto -	6 Jan. -	- ditto.
1,919	London and Queenstown Direct Telegraph Company (Limited).	The laying a Line of Submarine Electric Telegraph between St. David's Head, Pembroke-shire, and Wexford, in Ireland.	Telegraph-street, Moor-gate-street, E. C.	7 Jan. -	25,000	- ditto -	- ditto -	7 Jan. -	- ditto.
1,920	Ornamental Pyrographic Woodwork Company (Limited).	Purchasing and working certain Patents for Improvements in ornamenting Wood, &c.	Tredegar Works, Bow, Middlesex.	9 Jan. -	30,000	- ditto -	- ditto -	4 Oct. -	- ditto.
1,921	Heddingham's Gas Light Company (Limited).	Lighting Castle Heddingham and Sible Heddingham with Gas.	High-street, Castle Heddingham, Essex.	10 Jan. -	2,000	- ditto -	- ditto -	21 Jan. -	- ditto.
1,922	Hadleigh Gas Consumers' Company (Limited).	Supplying Hadleigh and vicinity with Gas.	Not stated	11 Jan. -	3,000	- ditto -	Articles of association	11 Jan. -	- ditto.

1,923	Norfolk-square Hotel Company (Limited).	To carry on the business of Hotel and Tavern-keepers at Faddington.	23, London-street, Paddington.	16 Jan.	-	8,000	-	ditto	-	Registered office	-	16 Jan.	-	ditto.
1,924	East Polberro Tin Mining Company (Limited).	Mining for Tin and Copper at St. Agnes, in Cornwall.	25, Waterhouse-street, Halifax.	17 Jan.	-	8,000	-	ditto	-	Change in registered office.	-	12 June	-	ditto.
1,925	Warley Colliery and Spelter Works Company (Limited).	Mining for Coal, Blende, and other Minerals, and the manufacture and sale of Spelter and Zinc.	17, King's Arms-yard, Moorgate-street.	18 Jan.	-	70,000	-	ditto	-	-	-	28 July	-	ditto.
1,926	Darjeeling Brewery Company (Limited).	Brewing Ale and Porter in the district of Darjeeling, in the Presidency of Bengal.	52, Lincoln's-Inn Fields	18 Jan.	-	9,600	-	ditto	-	Increase in capital	-	18 Dec.	-	ditto.
1,927	Diggle Vale Gunpowder Company (Limited).	Manufacturing Gunpowder, or substitutes for Gunpowder.	Rotchers, in Diggle Vale, Saddleworth, Yorkshire.	20 Jan.	-	5,000	1,480	-	-	Notice of dissolution	-	23 Sept.	-	Dissolved.
1,928	General Steam Fuel Company (Limited).	The manufacture and sale of Steam Fuel.	21, Manchester-buildings, Westminster.	21 Jan.	-	30,000	Not stated	-	-	Registered office	-	21 Jan.	-	Still in operation.
1,929	London Co-operative Oil and Colour Society (Limited).	The manufacture and sale of all articles necessary for Oilmen and Painters' Trades.	Not stated	21 Jan.	-	12,000	-	ditto	-	Articles of association	-	21 Jan.	-	ditto.
1,930	British Paper Manufacturing Company (Limited).	The manufacture and sale of Paper.	2, Adelphi-terrace, Strand	21 Jan.	-	60,000	-	ditto	-	Registered office	-	21 Jan.	-	ditto.
1,931	Airedale Building and Manufacturing Company (Limited).	Cotton spinning and manufacturing.	Britannia Hall, Keighley, Yorkshire.	24 Jan.	-	15,000	-	ditto	-	-	-	31 Jan.	-	ditto.
1,932	Capula Silver Mining Company (Limited).	Working the "Capula" Silver Mine in Mexico.	16, Cannon-street, City	27 Jan.	-	50,000	-	ditto	-	-	-	29 Jan.	-	ditto.
1,933	Ely Valley Coal Company (Limited).	Working of Coal and other Minerals in the Ely Valley, and in other parts of Glamorganshire.	Cardiff, South Wales	28 Jan.	-	12,100	-	ditto	-	-	-	4 Feb.	-	ditto.
1,934	Leeds Victoria Chambers Company (Limited).	To erect Buildings and Vaults suitable for the accommodation of professional and mercantile men.	3, Park-row, Leeds	29 Jan.	-	6,000	-	ditto	-	-	-	31 Jan.	-	ditto.
1,935	Bromfield Hall Coal and Cannel Company (Limited).	To purchase an estate at Mold, Flintshire, for the purpose of raising and disposing of the minerals thereunder.	Carlton-buildings, Cooper-street, Manchester.	29 Jan.	-	20,000	-	ditto	-	-	-	7 Feb.	-	ditto.
1,936	Bollington Cotton Spinning and Manufacturing Company (Limited).	Cotton spinning and manufacturing, working Collieries and Slate Quarries, and Farming.	Not stated	29 Jan.	-	20,000	1,172 10	-	-	Summary of capital and shares.	-	15 Aug.	-	ditto.
1,937	Westminster Brewery Company (Limited).	To purchase and carry on the Brewery Business of Mr. James Thorne, in Earl-street, Westminster.	Duke-street, Adelphi, W.C.	29 Jan.	-	230,000	Not stated	-	-	Change in registered office.	-	29 July	-	ditto.
1,938	Yeadon Waterworks Company (Limited).	Supplying Yeadon, in the county of York, with Water.	Yeadon, Yorkshire	29 Jan.	-	3,000	-	ditto	-	Registered office	-	29 July	-	ditto.
1,939	Great Darren Silver Lead Mining Company (Limited).	Purchasing and working the Great Darren Silver Lead Mines, in the county of Cardigan.	Not stated	30 Jan.	-	36,000	-	ditto	-	Special resolution to wind up.	-	25 Sept.	-	Dissolved.
1,940	Lancashire and Yorkshire Wagon Company (Limited).	Providing, selling, and letting Railway Waggon and Trucks.	4, Broad-street, Bury	31 Jan.	-	100,000	-	ditto	-	Registered office	-	31 Jan.	-	Still in operation.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
1,941	Mercantile Printing and Publishing Company (Limited).	Purchasing and carrying on the Printing and Publishing Business of Messrs. Hogben & Godson, of New-street, Blackfriars.	71, Mark-lane, City	31 Jan. 1862	£. 10,000	£. s. d. Not stated	Increase in capital	1 Apr. 1862	Still in operation.
1,942	Nantlle Vale, Tal-y-sarn Freehold Slate Company (Limited).	To purchase the Tal-y-sarn Estate, situate at Llandwrog, in the county of Carnarvon, and to quarry and work the Slate Rock thereon.	18, New Broad-street, E.C.	1 Feb.	25,000	- ditto -	Registered office	5 Feb.	- ditto.
1,943	Caen-y-Coed Slate and Slab Company (Limited).	Purchasing and working the Caen-y-Coed and other Slate and Slab Quarries at or near to Maentwrog, Merionethshire.	24, Abingdon-street, Westminster.	1 Feb.	5,000	- ditto -	- ditto -	4 Feb.	- ditto.
1,944	Central Snailbeach Mining Company (Limited).	Acquiring and working certain Mines at Worthen, Salop, and elsewhere.	Office of Mr. S. Harley Kough, Solicitor, Swan Hill, Shrewsbury.	1 Feb.	10,000	2,681 17 6	Increase in capital	21 Oct.	- ditto.
1,945	North Lancashire Patent Machine Brick and Tile Making Company (Limited).	The making and manufacturing of Bricks and Tiles by Grimshaw & Lewis's Patent Machinery.	Company's Works, at Medlar-with-Wesham, Lancashire.	5 Feb.	10,000	Not stated	Registered office	5 Feb.	- ditto.
1,946	Yudananutana Copper Mining Company of South Australia (Limited).	Mining in South Australia	1, Charlotte's-row, Mansion House.	5 Feb.	135,000	- ditto -	- ditto -	7 Feb.	- ditto.
1,947	Tradesman's Loan and Discount Company (Limited).	Discounting Bills and lending Money.	5, Cochran-terrace, St. John's Wood.	5 Feb.	10,000	- ditto -	- ditto -	5 Feb.	- ditto.
1,948	Patent Window Sash and Improved Ventilation Company (Limited).	Purchasing and working a certain Patent for Improvements in Window Sashes.	36, Cannon-street, London.	6 Feb.	40,000	- ditto -	Change in registered office.	8 Aug.	- ditto.
1,949	Leeds and District Oil Mill Company (Limited).	Manufacturing, buying, and selling Oil-cake, and the spinning, weaving, &c. of Cotton Wool, &c.	Leeds, Yorkshire	7 Feb.	5,000	- ditto -	Registered office	7 Feb.	- ditto.
1,950	Economic Sugar Refinery Company (Limited).	Sugar refining	Not stated	10 Feb.	50,000	- ditto -	Memorandum of association.	10 Feb.	- ditto.
1,951	Wheal Alfred James Tin and Copper Mining Company (Limited).	Mining for Tin and Copper Ores, at St. Dennis, in Cornwall.	10, Symond's Inn, Chancery-lane.	10 Feb.	8,000	- ditto -	Registered office	10 Feb.	- ditto.
1,952	Wellington Mining Company (Limited).	The taking and working of Mines and Mineral Properties in the county of Merioneth.	Not stated	12 Feb.	6,000	- ditto -	Articles of association	12 Feb.	- ditto.
1,953	North Vigra Mining Company (Limited).	The taking and working of Mines and Mineral Properties in Merionethshire.	- ditto	12 Feb.	4,320	- ditto -	- ditto -	12 Feb.	- ditto.

1,954	Aerated Bread Company (Limited).	The manufacture and sale of Bread of every or any sort or sorts.	7, Paradise row, Islington.	14 Feb.	-	3,700	- ditto -	-	Notice that Company will not be proceeded with.	28 Oct.	-	No longer in operation.
1,955	Kingswinford and District Gas Light Company (Limited).	Supplying Gas to Kingswinford, Himley, and Wombourne, all in the county of Stafford.	Brierley Hill, Kingswinford, Stafford.	15 Feb.	-	20,000	- ditto -	-	Registered office	25 Feb.	-	Still in operation.
1,956	Manchester-Queensland Cotton Company (Limited).	Growing Cotton in the Colony of Queensland.	3, Bank-street, Manchester.	17 Feb.	-	12,000	- ditto -	-	- ditto -	20 Feb.	-	- ditto.
1,957	Nant Minera Mining Company, 1862 (Limited).	Mining at Minera, in the parish of Wrexham, in the county of Denbigh.	Nant New Mills, Bertham, near Wrexham.	19 Feb.	-	10,240	- ditto -	-	- ditto -	13 Nov.	-	- ditto.
1,958	Blackpool Pier Company (Limited).	The providing an extensive and agreeable Promenade at Blackpool, Lancashire, over the Sea at high-water.	Church-street, Blackpool, Lancashire.	19 Feb.	-	12,000	350 8 -	-	Summary of capital and shares.	28 May	-	- ditto.
1,959	Rio de Janeiro City Improvements Company (Limited).	The execution of certain Works for the Drainage, &c. of the City of Rio de Janeiro, authorised by the Brazilian Government.	Gresham House, Old Broad-street.	20 Feb.	-	830,000	Not stated	-	Registered office	20 Feb.	-	- ditto.
1,960	Keynsham Blue Lias, Lime, and Cement Company (Limited).	The carrying on the Business of a Lime, Cement, Brick, and Manure Company.	2, Winchester Buildings, Great Winchester-street.	20 Feb.	-	50,000	- ditto -	-	- ditto -	20 Feb.	-	- ditto.
1,961	Don Pedro North Del Rey Gold Mining Company (Limited).	Acquiring and working certain Mines, called Brucutu, situate in the province of Minas Geraes, in Brazil.	9, Liverpool-street, City	20 Feb.	-	100,000	- ditto -	-	- ditto -	31 Mar.	-	- ditto.
1,962	Barrow Gas Company (Limited).	Supplying the town of Barrow, in the county of Lancashire, with Gas.	James-terrace, Barrow-in-Furness, Lancashire.	21 Feb.	-	4,000	- ditto -	-	- ditto -	21 Feb.	-	- ditto.
1,963	North London Temperance Hall Company (Limited).	Providing commodious Premises for a Temperance Hall, with or without a Temperance Hotel.	Not stated	21 Feb.	-	2,000	- ditto -	-	- ditto -	21 Feb.	-	- ditto.
1,964	London and Burton Brewery Company (Limited).	To purchase and carry on "The Old Queen's Head Brewery," at Ratcliffe, and "Meakin's Brewery," at Burton-upon-Trent.	- ditto	21 Feb.	-	120,000	- ditto -	-	Articles of association	21 Feb.	-	- ditto.
1,965	Epping Gas Company (Limited).	Supplying Epping, in the county of Essex, and neighbouring Places, with Gas.	High-street, Epping	22 Feb.	-	2,500	- ditto -	-	Registered office	22 Feb.	-	- ditto.
1,966	Indian Tramway Company (Limited).	The introduction of a system of Tramways in connexion with the Railways throughout India.	Not stated	25 Feb.	-	1,000,000	- ditto -	-	Memorandum of association.	25 Feb.	-	- ditto.
1,967	Upper Norwood Hotel Company (Limited).	To carry on the Business of an Hotel and Hydropathic Establishment, at Upper Norwood, Surrey.	8, Finch-lane, City	26 Feb.	-	50,000	- ditto -	-	Registered office	26 Feb.	-	- ditto.
1,968	Submerged Treasure Recovery Company (Limited).	Raising Ships, and their Cargoes, &c. sunk in the sea or other waters, and the conveyance of Passengers and Goods in steam and other vessels.	Albion Chambers, Small-street, Bristol.	28 Feb.	-	36,000	- ditto -	-	- ditto -	7 Mar.	-	- ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND— <i>continued</i> .									
Formed under the Joint Stock Companies Acts, 1856, 1857— <i>continued</i> .									
1,969	Trewarret Delabole Slate Company (Limited).	Quarrying, raising, and selling Slates, Slabs, and other Minerals.	24, Basinghall-street, City	23 Feb. 1862	£. 50,000	£. Not stated	Registered office	3 Mar. 1862	Still in operation.
1,970	Malpas Gas Company (Limited).	Supplying Malpas, in the county of Chester, with Gas.	Well-street, Malpas, Cheshire.	1 Mar. -	800	673 15 -	Summary of capital and shares.	28 Aug. -	ditto.
1,971	East Clogau Gold Mining Company (Limited).	Mining for Gold and other Minerals at Llaneltyd, in the county of Merioneth.	Not stated - - -	3 Mar. -	50,000	Not stated	Articles of association	3 Mar. -	ditto.
1,972	Trimley Hall Lead Mining Company (Limited).	Purchasing and working the Vale of Ifrith Mine, situate in the parish of Hope, in the county of Flint.	2, Crown-court, Threadneedle-street, City.	3 Mar. -	2,500	ditto	Registered office	14 Mar. -	ditto.
1,973	International Exhibition and General Agency Company (Limited).	To carry on a General Agency and Commission Business with the Exhibitors, and others, interested in the International Exhibition of 1862.	22, King William-street, Strand.	3 Mar. -	5,000	ditto	ditto	8 Mar. -	ditto.
1,974	Brick Hill Farm Company (Limited).	To carry on the business of Farmers, commencing with a certain Farm at Solihull, Warwickshire.	Brick Kiln Farm, Shirley, Solihull, Warwickshire.	3 Mar. -	1,000	ditto	ditto	21 April -	ditto.
1,975	Permanent Lime Light Company (Limited).	Purchasing and working certain Patents relating to the Permanent Lime Light.	1, Cannon-row, Westminster.	4 Mar. -	120,000	ditto	ditto	24 Dec. -	ditto.
1,976	Imperial Sugar Refining Company (Limited).	Purchasing and working certain Patents for improvements in the manufacture and refining of Sugar.	28, Bucklersbury, London.	4 Mar. -	100,000	ditto	ditto	4 Mar. -	ditto.
1,977	London Suffernace Wharf Company (Limited).	Carrying on the businesses of Wharfingers and Warehousemen.	65, Fenchurch - street, City.	5 Mar. -	300,000	ditto	ditto	5 Mar. -	ditto.
1,978	Vulcanized Gutta Percha Company (Limited).	Manufacture and Sale of Gutta Percha Goods, according to a patent process.	9, Gracechurch - street, London.	5 Mar. -	60,000	ditto	ditto	22 Oct. -	ditto.
1,979	Metropolitan Railway Carriage and Waggon Company (Limited).	Providing Engines, Tools, Carriages, &c., for Railway Companies, and others.	8, Adam-street, Adelphi -	5 Mar. -	100,000	ditto	ditto	27 Nov. -	ditto.
1,980	South Foxdale Silver Lead Mining Company (Limited).	Mining in the Isle of Man	9 A, Great St. Helen's, E. C.	6 Mar. -	25,000	ditto	ditto	6 Mar. -	ditto.
1,981	Railway Carriage Company (Limited).	To purchase and carry on the business of Mr. R. W. Johnson, Rolling Stock Manufacturer, at Oldbury, Worcestershire.	Oldbury, Worcestershire	8 Mar. -	100,000	ditto	ditto	11 Mar. -	ditto.

1,992	British Metal Extracting Company (Limited).	Working Henderson's patent methods for the treatment of Ores, and extraction of Metals therefrom.	2, Laurence Pountney-hill, Cannon - street, E. C.	10 Mar.	-	15,000	-	ditto	-	ditto	-	10 Mar.	-	ditto.
1,993	Bradford Exchange Company (Limited).	To provide a Building to be used as an Exchange, News-room, &c., at Bradford, in Yorkshire.	33, Kirkgate, Bradford, Yorkshire.	10 Mar.	-	30,000	-	ditto	-	ditto	-	10 Mar.	-	ditto.
1,994	Omnibus Conveyance Company (Limited).	Running Omnibuses, or other vehicles, for public or private conveyance.	Atherton's - buildings, Dale-street, Liverpool.	15 Mar.	-	10,000	-	ditto	-	Change in registered office.	-	17 April	-	ditto.
1,995	Bagtor Mining Company (Limited).	Working the Bagtor Mine, at Islington, in the county of Devon.	Abchurch Chambers, Abchurch-lane.	17 Mar.	-	12,000	-	ditto	-	ditto	-	24 July	-	ditto.
1,996	Library Company (Limited)	The formation and establishment of a Circulating Library.	Not stated	17 Mar.	-	100,000	7,317	10	-	Summary of capital and shares.	-	24 Dec.	-	ditto.
1,997	British Zinc Rolling Company (Limited).	Rolling Spelter into Sheet Zinc, and other Metals.	71, Mark-lane, E. C.	18 Mar.	-	10,000	-	Not stated	-	Registered office	-	1 April	-	ditto.
1,998	Stockton Flour Company (Limited).	To carry on the business of Millers and Corn Chandlers.	Stockton, Warwickshire	18 Mar.	-	6,500	-	4,960	-	Summary of capital and shares.	-	23 April	-	ditto.
1,999	New West Dolcoath Copper Mining Company (Limited).	Purchasing and working the West Dolcoath Mine, situate in the parish of Gwinear, in Cornwall.	Not stated	19 Mar.	-	10,000	-	Not stated	-	Articles of association	-	19 Mar.	-	ditto.
1,990	Equitable Furnishing Society (Limited).	To purchase, let on Hire, and sell every description of Household Furniture.	6, Salisbury-street, Strand	21 Mar.	-	50,000	-	ditto	-	Registered office	-	21 Mar.	-	ditto.
1,991	Channel Islands Hotel Company (Limited).	To build Hotels, and carry on the business of Hotel Keepers in any of the Channel Islands.	18, South Quay, Weymouth.	21 Mar.	-	80,000	-	ditto	-	ditto	-	25 Mar.	-	ditto.
1,992	Tunbridge Wells Public Hall Company (Limited).	To erect a Public Hall, with Club, and other Rooms.	Tunbridge Wells, Kent	21 Mar.	-	8,000	-	ditto	-	ditto	-	24 Mar.	-	ditto.
1,993	Kemey's Bridge Company (Limited).	Purchasing and re-opening the Kemey's Suspension Bridge.	Town Hall, Pontypool, Monmouth.	22 Mar.	-	1,000	-	ditto	-	ditto	-	10 June	-	ditto.
1,994	New Zealand and Otago Agricultural and Land Investment Association (Limited).	To carry on the business of Stock Farmers and Dealers in Land in the colony of New Zealand.	34, Great St. Helens, City.	22 Mar.	-	30,000	-	ditto	-	ditto	-	22 Mar.	-	ditto.
1,995	Steven's Patent Bread Machinery Company (Limited).	Bread-making by Machinery	10, Old Jewry Chambers, E. C.	22 Mar.	-	60,000	-	ditto	-	Notice, that Company is abandoned, and assent by all the subscribers to registration of another Company by same name.	-	30 Mar.	-	No longer in operation.
1,996	Elliott's Patent Sheathing and Metal Company (Limited).	To purchase and carry on the business of Messrs. Elliott & Sons, at Selly Oak, near Birmingham.	Birmingham	25 Mar.	-	125,000	-	ditto	-	Registered office	-	31 Mar.	-	Still in operation.
1,997	Montes Aureos Brazilian Gold Mining Company (Limited).	Mining in Brazil	9, Broad-street-buildings, City.	26 Mar.	-	200,000	-	ditto	-	ditto	-	26 Mar.	-	ditto.
1,998	First Gloucestershire (Bristol) Rifles Head Quarters Company (Limited).	To establish a Rifle Practice Ground at Bristol, with Refreshment and other Rooms.	Queen's-road, St. George's, Brandon-hill, Bristol.	26 Mar.	-	10,000	-	ditto	-	Increase in capital	-	9 May	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
1,999	Stevens' Patent Bread Machinery Company (Limited).	Bread-making by Machinery	139, Cheapside, E. C.	27 Mar. 1862	£. 60,000	£. s. d. Not stated	Registered office	1 Nov. 1862	Still in operation.
2,000	Liverpool Law Association (Limited).	To provide a Building for the use of the Law Society of Liverpool.	1, Orange Court, Liverpool.	27 Mar.	30,000	- ditto -	- ditto -	12 April -	- ditto.
2,001	Bristol Brewing Company (Limited).	To carry on the business of a Brewer at the "Eagle Brewery," Bristol.	Eagle Brewery, Redcliffe Mead, Bristol.	27 Mar.	10,000	- ditto -	- ditto -	27 Mar. -	- ditto.
2,002	United Kingdom Shipowning Company (Limited).	The purchase and building of Ships, and the use, employment, or letting same.	9, Fenchurch-street, London.	28 Mar.	300,000	- ditto -	Change in registered office.	11 June -	- ditto.
2,003	Brynmor Lead Mining Company (Limited).	Purchasing and working the Brynmor Mines, in the county of Cardigan.	2, Great St. Helens, City	28 Mar.	25,600	- ditto -	Registered office	31 Mar. -	- ditto.
2,004	Bantry Bay Slate and Slab Company (Limited).	Purchasing and working certain Slate Quarries in the county of Cork.	Not stated	28 Mar.	15,000	- ditto -	Memorandum of association.	28 Mar. -	- ditto.
2,005	Skegby Colliery Lime and Brick Company (Limited).	To purchase certain mineral rights and interests in the Skegby Hall Estate, and the carrying on the business of a Mining and Smelting, Brick-making and Lime-burning Company generally.	Skegby Colliery, Skegby, Nottinghamshire.	31 Mar.	60,000	- ditto -	Registered office	31 Mar. -	- ditto.
2,006	Victoria Docks Engine Works Company (Limited).	Repairing Ships' Engines, Boilers, &c.	44, Coal Exchange, E. C.	2 April	6,000	- ditto -	- ditto -	2 April -	- ditto.
2,007	South Greenland Mining Company (Limited).	Mining in Greenland	38, Broad-street Buildings, E. C.	2 April	60,000	- ditto -	- ditto -	8 April -	- ditto.
2,008	Moelfra Slate and Slab Quarry Company (Limited).	Working the Moelfra Slate Quarries, in the county of Carnarvon.	2, Moorgate-street, E. C.	2 April	50,000	3,270 -	Special resolution altering clauses 1 and 7 of articles.	9 Sept. -	- ditto.
2,009	British Tin and Copper Mining Company (Limited).	Purchasing and working the British Tin and Copper Mine at St. Roche, Cornwall.	28, Corporation - street, Manchester.	5 April	9,000	Not stated	Change in registered office.	30 April -	- ditto.
2,010	Bethell's Patent Coke Company (Limited).	Manufacturing Coke or other Fuel by a patent process.	Not stated	7 April	5,000	- ditto -	Articles of association -	7 April -	- ditto.
2,011	North Grylls Tin Mining Company (Limited).	Purchasing and working the North Grylls Mine, situate at Zennor, in the county of Cornwall.	33, Great Winchester - street, E. C.	7 April	12,000	- ditto -	Registered office	7 April -	- ditto.
2,012	Leeds Joint Stock Company of Builders (Limited).	Builders	4, Bank-street, Leeds	7 April	120,000	35 - -	Summary of capital and shares.	30 Sept. -	- ditto.

2,013	Birmingham Exchange Buildings Company (Limited).	To erect a building with rooms for the Birmingham Exchange, Chamber of Commerce, &c.	29, Waterloo-street, Birmingham.	8 April	25,000	- ditto	-	Registered office	-	3 May	- ditto.
2,014	Ceylon Company (Limited)	Dealing in or with landed and other property in Ceylon, and transacting Mercantile and other Business in connection with Ceylon.	12, Old Broad-street, E. C.	8 April	500,000	- ditto	-	- ditto	-	12 April	- ditto.
2,015	News Agents, Newspaper, and Publishing Company (Limited).	Purchasing, publishing, and selling Newspapers, Books, &c.	147, Fleet-street, E. C.	10 April	5,000	190 11	-	Summary of capital and shares.	-	24 Sept.	- ditto.
2,016	Bishops Waltham Clay Company (Limited).	Extracting certain matters from Clay, Chalk, Lime, &c., and manufacturing and selling same.	23, Parliament - street, Westminster.	12 April	100,000	Not stated	-	Registered office	-	17 April	- ditto.
2,017	Wellington (Salop) Public Buildings Company (Limited).	To provide Assembly, Reading, and other Rooms at Wellington, Salop.	Walker-street, Wellington, Salop.	12 April	3,000	- ditto	-	- ditto	-	23 April	- ditto.
2,018	Croston Gas Light Company (Limited).	Lighting Croston and Neighbourhood with Gas.	Town-road, Croston, near Chorley.	14 April	1,300	- ditto	-	Increase in capital	-	31 Dec.	- ditto.
2,019	Grosvenor Investment Company (Limited).	Lending Money on any description of property or security, and carrying on the business of Auctioneers and House Agents.	29 ^a , Brook-street, Grosvenor-square.	14 April	20,000	12,630	-	Summary of capital and shares.	-	8 Aug.	- ditto.
2,020	Calverley Gas Company (Limited).	Supplying Calverley, Yorkshire, with Gas.	Not stated	15 April	10,000	Not stated	-	Articles of association	-	15 April	- ditto.
2,021	Bayswater Athenæum and Club Company (Limited).	Carrying on the Bayswater Athenæum and Club, and providing a Building for a Literary Institution, &c.	11 and 12, Westbourne-grove, Middlesex.	16 April	10,000	- ditto	-	Registered office	-	16 April	- ditto.
2,022	Singapore Gas Company (Limited).	Supplying Coal Gas, or other Light to the Town and British Settlement of Singapore.	25, Poultry, London	17 April	100,000	- ditto	-	Change in registered office.	-	13 Aug.	- ditto.
2,023	Kent Colour Printing Company (Limited).	Colour Printing	Not stated	17 April	5,000	- ditto	-	Articles of association	-	17 April	- ditto.
2,024	Cwmbrane Mining Company (Limited).	Working the Casars and other Mines in Carmarthenshire.	2, Crown-court, Thread-needle-street, E. C.	17 April	5,400	- ditto	-	Registered office	-	17 April	- ditto.
2,025	Cork Carpet Company (Limited).	Manufacturing a material to be called "Cork Carpet," from an admixture of Cork with other things.	Abchurch-chambers, Abchurch-lane, E. C.	17 April	100,000	- ditto	-	- ditto	-	17 April	- ditto.
2,026	Wenlock Smithfield Company (Limited).	To provide a Market Place in the town of Much Wenlock.	Much Wenlock, Salop	22 April	1,000	- ditto	-	- ditto	-	22 April	- ditto.
2,027	Azotised Mineral Ash Manure Company (Limited).	The manufacture of Manure from the Sewage and Waste of Towns, &c.	19, Craven-street, Strand	23 April	10,000	- ditto	-	- ditto	-	23 April	- ditto.
2,028	Montgomeryshire Coal and Lime Company (Limited).	Dealing in Coal, Lime, &c.	Severn-street, Welshpool	23 April	20,000	- ditto	-	- ditto	-	23 April	- ditto.
2,029	Gilvach Coal Company (Limited).	Working Coal Mines, and the construction of Iron Works, and particularly the working of the Gilvach Coalfield, Glamorganshire.	6, Martin's-lane, Cannon-street, E. C.	23 April	30,000	- ditto	-	Change in registered office.	-	1 Aug.	- ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
2,030	West Clogau Mining Company (Limited).	Working certain Mineral Property in the county of Merioneth.	28, Bucklersbury, E. C.	24 April 1862	£. 40,000	Not stated	Registered office	25 April 1862	Still in operation.
2,031	Patent Parchment Company (Limited).	The manufacture of Parchment and other articles by a Patent process.	11, Adam-street, Adelphi	24 April	50,000	ditto	ditto	5 May	ditto.
2,032	Veraguas Gold Deposits Company (Limited).	To develop and work two Gold Deposits, situate in the Veraguas, in the Isthmus of Panama.	31, Bedford-row, Holborn	26 April	4,000	ditto	ditto	26 April	ditto.
2,033	Ecclesiastical Institute (Limited).	Buying and selling Advowsons, &c., and carrying on a General Clerical Agency Business.	4, Monument-yard, E. C.	26 April	50,000	Nil	Summary of capital and shares.	15 July	ditto.
2,034	Bombay Gas Company (Limited).	The manufacture and supply of Gas in the Presidency of Bombay, or elsewhere in India.	216, Gresham House, Old Broad-street.	26 April	250,000	Not stated	Registered office	26 April	ditto.
2,035	Dramatic Publishing and Agency Company (Limited).	Printing and publishing Dramatic and other Publications, and establishing Dramatic and Musical Agencies.	6, Red Lion-court, Fleet-street.	28 April	1,000	ditto	ditto	28 April	ditto.
2,036	Burren Lead and Calamine Company (Limited).	Mining and Smelting in Ireland.	193, Gresham House, Old Broad-street.	28 April	25,000	ditto	ditto	15 May	ditto.
2,037	North Great Work Mining Company (Limited).	Working the "North Great Work," and other Mines in Cornwall.	22, Unity-buildings, Lord-street, Liverpool.	28 April	18,000	ditto	ditto	28 April	ditto.
2,038	St. Neots Corn Exchange Company (Limited).	Erecting a Corn Exchange and Market House at St. Neots.	St. Neots, Huntingdonshire.	29 April	3,000	ditto	ditto	29 April	ditto.
2,039	Newquay Patent Slip Company (Limited).	Constructing a Patent Slip for the repair of Ships, &c.	Not stated	29 April	2,000	ditto	Memorandum of association.	29 April	ditto.
2,040	Universal Club and Permanent Exposition Company (Limited).	To form a Club and establish a permanent Exposition.	63, Gracechurch-street, City.	30 April	100,000	ditto	Registered office	30 June	ditto.
2,041	Preserved Provision Company (Limited).	Preserving Provisions by a Patent Process, and Vending the same.	6, George-street, Old Montague-street, White-chapel.	30 April	30,000	ditto	ditto	30 April	ditto.
2,042	Ventilation and Sanitary Improvements Company (Limited).	Purchasing and Working certain Patents relating to Ventilation and Sanitary Improvements.	82, Cheapside, City	2 May	50,000	ditto	ditto	10 May	ditto.
2,043	Scarborough Pier and Improvement Company (Limited).	To provide a Building suitable for a Public Library, Concert Room, &c., at Scarborough.	Not stated	3 May	20,000	ditto	Articles of association	3 May	ditto.
2,044	Strand Hotel Company (Limited).	To erect one or more Hotels, and carry on the business of Hotel Keepers.	21, Bridge-street, Blackfriars.	5 May	100,000	ditto	Registered office	5 May	ditto.

2,045	London Newspaper Company (Limited).	Publishing a Newspaper to be called the "London Correspondent."	Not stated	6 May	-	5,000	-	ditto	-	Articles of association	6 May	-	ditto.
2,046	Eudon Lead Mining Company (Limited).	Working certain Lead Mines at Eudon, in the Parish of Edmondbyers, Durham.	Delves-lane, Consett, near Gateshead, Durham.	7 May	-	1,000	-	ditto	-	Registered office	17 May	-	ditto.
2,047	Patent Fuel Company, Warlich's (Limited).	To manufacture and sell the Fuel called Warlich's Patent Fuel.	15, St. Mary Axe	9 May	-	80,000	-	ditto	-	ditto	9 May	-	ditto.
2,048	Botesdale Gas Light and Coke Company (Limited).	Supplying Botesdale, in the county of Suffolk, with Gas.	Market-place, Botesdale, Suffolk.	9 May	-	1,500	-	ditto	-	ditto	9 May	-	ditto.
2,049	Hunstanton Building Association (Limited).	To carry on the business of a Building and Improvement Company at Hunstanton.	King's Lynn, Norfolk	9 May	-	6,000	-	ditto	-	ditto	9 May	-	ditto.
2,050	Britannia Mills Flour and Bread Company, Birmingham (late Mary Bodington & Sons) (Limited).	Millers, Bakers, Corn Merchants, and Wharfingers.	Not stated	9 May	-	150,000	-	ditto	-	Articles of association	9 May	-	ditto.
2,051	Bulkeley Coal, Ironstone, and Fireclay Company (Limited).	Working a certain Coalfield, with its Deposits of Iron Ore and White Fire-clay, situate near Pwllheli, North Wales.	3, Falcon-court, Fleet-street, E. C.	9 May	-	20,000	-	ditto	-	Registered office	10 May	-	ditto.
2,052	Easton Gas and Coke Company (Limited).	Supplying Easton-on-the-Hill with Gas.	Easton-on-the-Hill, Northamptonshire.	9 May	-	1,250	-	ditto	-	ditto	6 Oct.	-	ditto.
2,053	Laguna Silver Mining Company (Limited).	Working certain Silver Mines called Laguna, in the district of El Chico, in Mexico.	1, York-buildings, Adelphi.	10 May	-	20,000	-	ditto	-	Change in registered office.	18 June	-	ditto.
2,054	Indian Branch Railway Company (Limited).	Making and working Lines of Railway in India, in connexion with Lines of Railway, &c., already there.	2, Moorgate-street, London.	10 May	-	500,000	-	ditto	-	ditto	11 June	-	ditto.
2,055	Brown's Compressed Powder Company (Limited).	Manufacturing Cartridges, &c., by a Patent Process.	11, Adam-street, Adelphi, Middlesex.	14 May	-	75,000	-	ditto	-	Registered office	22 May	-	ditto.
2,056	Wolverhampton Agricultural Hall Company (Limited).	To provide a Building at Wolverhampton for the Meetings of the Company.	Exchange Chambers, Exchange-street, Wolverhampton.	15 May	-	3,000	-	ditto	-	ditto	20 May	-	ditto.
2,057	Minorea Spinning Company (Limited).	Cotton Spinning	Minorea Mill, Bagslate, Spotland, Rochdale.	16 May	-	4,550	-	ditto	-	ditto	16 May	-	ditto.
2,058	North Middlesex Gas Company (Limited).	Lighting the Parishes of Finchley and Hendon with Gas.	38, Dowgate-hill, City	17 May	-	15,000	-	ditto	-	ditto	17 May	-	ditto.
2,059	Witney Corn Exchange and Public Rooms Company (Limited).	To provide a Building at Witney, to be used as a Corn Exchange, Concert Rooms, &c.	High-street, Witney, Oxfordshire.	17 May	-	2,500	-	ditto	-	ditto	17 May	-	ditto.
2,060	Wansbeck Lime and Stone Company (Limited).	Acquiring, working, and carrying on Collieries, Quarries, Brick and Tile Yards, &c.	Newgate-street, Morpeth	19 May	-	4,500	-	ditto	-	ditto	23 May	-	ditto.
2,061	Cappagh Mining Company (Limited)	Working the Cappagh Mine, in the parish of Skull, in the county of Cork.	18, New-street, Spring-gardens, Westminster.	19 May	-	36,000	-	ditto	-	ditto	19 May	-	ditto.
2,062	North Devon Bread and Biscuit Company (Limited).	The manufacture of Bread, Biscuits, &c., by Machinery.	The Quay, Barnstaple, Devon.	20 May	-	20,000	-	ditto	-	ditto	29 May	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
2,063	Harlow and Sawbridge- worth Gas Light and Coke Company (Limited).	Supplying Harlow and Saw- bridgeworth with Gas.	Harlow, Essex	21 May 1862	£. 3,500	Not stated	Registered office	29 May 1862	Still in operation.
2,064	Robin Hood's Bay Gas Company (Limited).	Supplying Robin Hood's Bay, in the parish of Whitely, in the county of York, with Gas.	Robin Hood's Bay, Fy- lingdales, Whitby, Yorkshire.	26 May	800	ditto	ditto	2 June	ditto.
2,065	Kibworth Gas Light and Coke Company (Limited).	Supplying Kibworth, in the county of Leicester, with Gas.	Kibworth, Beauchamp, Leicestershire.	26 May	25,000	ditto	ditto	26 May	ditto.
2,066	Etrick Forest Paper Mill Company (Limited).	Manufacturing and selling Paper.	2, Old Palace, Westmin- ster.	27 May	50,000	ditto	ditto	30 May	ditto.
2,067	East Bronfloyd Silver Lead Mining Company (Li- imited).	Working the East Bronfloyd and other Mines, in the county of C.rdigian.	1, York-buildings, Adelphi	27 May	10,000	ditto	Change in registered office.	18 June	ditto.
2,068	Glastonbury Gas and Coke Company (Limited).	Supplying Glastonbury and Neighbourhood with Gas.	Northload-street, Glaston- bury.	28 May	2,575	ditto	Registered office	28 May	ditto.
2,069	Bakers' Free Press and Ge- neral Advertiser News- paper Joint Stock Com- pany (Limited).	To purchase the Copyright of the Bakers' Free Press and General Advertiser.	5, Bishopsgate - street, Within, City.	28 May	300	173 15	Summary of capital and shares.	31 Dec.	ditto.
2,070	Northwich Public Hall Company (Limited).	To provide a public hall for holding Meetings, Concerts, &c., at Northwich, in the county of Chester.	Cross-street, Northwich, Cheshire.	28 May	1,000	Not stated	Registered office	30 June	ditto.
2,071	Old Wheel Neptune Mining Company (Limited).	Working the Old Wheel Nep- tune Mines, in the parish of Perranthe, in Corn- wall.	1, Crown-court, Thread- needle-street.	30 May	15,000	ditto	ditto	30 May	ditto.
2,072	University Tutorial Asso- ciation (Limited).	Clerical Tutorial Scholastic and General Agents.	9, Pall Mall, East	30 May	1,000	ditto	ditto	9 June	ditto.
2,073	Walkham and Poldice Tin, Copper, and Silver Lead Mining Company (Li- imited).	Working a certain Mining Grant.	Gresham House, Old Broad-street.	31 May	10,000	ditto	ditto	31 May	ditto.
2,074	Minera Boundary Lead Min- ing Company (Limited).	Working the Minera Boun- dary Mine at Wrexham.	Wrexham, Denbighshire	31 May	7,200	ditto	ditto	31 May	ditto.
2,075	Pewsey Gas Company (Li- imited).	Supplying the Town and Neighbourhood of Pewsey with Gas.	Not stated	31 May	2,500	ditto	Memorandum of asso- ciation.	31 May	ditto.
2,076	Hudson's Patent Metal Bed- stead Company (Limited).	Purchasing and Working cer- tain Letters Patent for Im- provements in the Manufac- ture of Bedsteads, &c.	194, Tottenham Court- road.	2 June	1,000	ditto	Registered office	4 June	ditto.
2,077	Sandown Gas and Coke Company (Limited).	Making and selling Gas and Coke.	Not stated	2 June	5,000	ditto	Memorandum of asso- ciation.	2 June	ditto.

2,078	Hong Kong and China Gas Company (Limited).	Supplying the City of Victoria or Hong Kong, and other Cities in China, with Gas.	183, Leadenhall-street	3 June	-	35,000	-	ditto	-	Registered office	-	14 Nov.	-	ditto.
2,079	Pateley Bridge Gas and Waterworks Company (Limited).	Supplying Pateley Bridge, in the county of York, with Gas and Water.	Pateley Bridge, Yorkshire	3 June	-	2,000	-	ditto	-	ditto	-	9 June	-	ditto.
2,080	Railway Lubricating Company (Limited).	The purchase and working of certain Letters Patent for Improvements in applying Lubricating Fluids to Locomotive and other Axletrees.	1, York-buildings, John-street, Adelphi.	4 June	-	6,000	-	ditto	-	ditto	-	28 June	-	ditto.
2,081	London Dock Graving Dock Company (Limited).	To construct and place with in the London Dock one or more Parallel Lift Docks or Pontons.	13, John-street, Minorities, City.	4 June	-	30,000	-	ditto	-	ditto	-	30 June	-	ditto.
2,082	North Sea Fish Guano Company (Limited).	The manufacture of Manure from Fish and Fish Refuse.	36, King William-street, E. C.	5 June	-	60,000	-	ditto	-	ditto	-	9 June	-	ditto.
2,083	Sunbury Gas Consumer's Company (Limited).	Supplying Sunbury and its Neighbourhood with Gas.	The Gas Works, Sunbury, Middlesex.	5 June	-	4,000	-	ditto	-	Increase of capital	-	19 Dec.	-	ditto.
2,084	Haitian Mahogany Company (Limited).	Exporting Mahogany and other Woods from the Isle of Gonave, under a concession of the Government of Haiti.	Abchurch Chambers, Abchurch-lane, E. C.	5 June	-	100,000	-	ditto	-	Registered office	-	18 June	-	ditto.
2,085	Algerian Cotton Land and Irrigation Company (Limited).	To acquire and develop the resources of Land in Algeria.	77, Gresham House, Old Broad-street, E. C.	6 June	-	1,000,000	-	ditto	-	ditto	-	7 June	-	ditto.
2,086	Prize Medal Flour Company (Limited).	Corn grinding and Provision Dealing.	32, King William-street, E. C.	12 June	-	50,000	-	ditto	-	ditto	-	12 June	-	ditto.
2,087	Gallery Building Association (Limited).	Purchasing Buildings in the City of Westminster, and altering or rebuilding and letting same.	53, Pall Mall, Middlesex	13 June	-	10,000	-	ditto	-	ditto	-	15 Aug.	-	ditto.
2,088	Cwmheisian Isaf Mining Company (Limited).	Raising and selling Metallic Ores.	Not stated	13 June	-	5,000	-	ditto	-	Letter stating the Company will not be proceeded with.	-	21 June	-	No longer in operation.
2,089	Mexican Distillery Company (Limited).	Carrying on the business of Distillers and Rectifiers at Pachuca, in the Republic of Mexico.	95, Gracechurch-street, E. C.	14 June	-	50,000	-	ditto	-	Registered office	-	14 June	-	Still in operation.
2,090	Presteigne Market Hall, and Public Room Company (Limited).	Providing a suitable Building for Market and Fair Purposes.	Not stated	14 June	-	1,500	-	ditto	-	Memorandum of association.	-	14 June	-	ditto.
2,091	Cardiff Gas Consumers Company (Limited).	The manufacture and sale of Gas.	Post Office Chambers, Church-street, Cardiff.	16 June	-	30,000	-	ditto	-	Change in registered office.	-	22 Aug.	-	ditto.
2,092	Tephitz Colliery Company (Limited).	Purchasing and working certain Collieries in Austria.	17, Old Broad-street, E. C.	16 June	-	60,000	-	ditto	-	ditto	-	19 Aug.	-	ditto.
2,093	Eastern Bengal Tea Company (Limited).	Carrying on the business of Tea Growers and Manufacturers at Cachar, in the Presidency of Bengal.	33, Cornhill, E. C.	16 June	-	100,000	-	ditto	-	ditto	-	1 Aug.	-	ditto.
2,094	East Delabole Slate and Slab Company (Limited).	Working the East Delabole Slate Quarry, near Boscastle, Cornwall.	Not stated	18 June	-	12,000	-	ditto	-	Articles of association	-	18 June	-	ditto.
2,095	United Park Iron Company (Limited).	Purchasing and working certain Iron Mines and Quarries, in the county of Gloucester.	- ditto	18 June	-	100,000	-	ditto	-	ditto	-	18 June	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
2,128	Maretzo Company (Limited).	To purchase and work certain patents for Improvements in the Manufacture of Artificial Marbles, &c.	21, Abchurch-lane, London.	21 July 1862	£. 50,000	£. s. d. Not stated	Registered office	6 Sept. 1862	Still in operation.
2,129	Northern Fat Cattle Mart Company (Limited).	To provide a market for the Sale of Cattle, &c., with Slaughter-houses, &c., attached.	30, Grey-street, Newcastle-on-Tyne.	22 July	10,000	- ditto -	- ditto -	23 July	- ditto.
2,130	Crowan Consols Copper Mining Company (Limited).	To carry on Mining Operations in Cornwall.	25, Bucklersbury	22 July	12,000	- ditto -	- ditto -	26 July	- ditto.
2,131	Langham Hotel Company (Limited).	To erect an Hotel in Langham-place.	2, Langham-place, Portland-place.	22 July	150,000	- ditto -	- ditto -	16 Dec.	- ditto.
2,132	Barmouth Consols Copper, Silver, Lead, and Gold Mining Company (Limited).	Mining in the county of Merioneth.	31, New Broad-street, E.C.	22 July	30,000	- ditto -	- ditto -	23 July	- ditto.
2,133	Fluo Silicic Stone Preserving Company (Limited).	To purchase and work certain patents for the manufacture of Artificial Stone, &c.	Not stated	23 July	18,000	- ditto -	Memorandum of association.	23 July	- ditto.
2,134	Chartham Paper Mills Company (Limited).	Paper-making	Castle-street, Canterbury	25 July	50,000	- ditto -	Registered office	25 July	- ditto.
2,135	Tanybwlch (Bangor) Slate Company (Limited).	Slate quarrying	3, Adelaide-place, London-bridge.	25 July	5,000	- ditto -	- ditto -	30 July	- ditto.
2,136	Midland Gas Company (Limited).	The lighting of towns and villages in Great Britain and Ireland with Gas.	Cornhill, Lincoln	28 July	25,000	- ditto -	- ditto -	28 July	- ditto.
2,137	Northern Railway of Buenos Ayres Company (Limited).	Making a railway or railways in the State of Buenos Ayres.	17, King's Arms Yard, Moorgate-street.	28 July	250,000	- ditto -	- ditto -	28 July	- ditto.
2,138	Llandudno Market Hall Company (Limited).	To provide a market-hall at Llandudno, in the county of Carnarvon.	Church-walks, Llandudno, Carnarvonshire.	29 July	6,000	- ditto -	- ditto -	16 Aug.	- ditto.
2,139	Queen's Hotel Company, Hastings (Limited).	Hotel-keepers	Harold-place, Hastings, Sussex.	29 July	16,000	- ditto -	- ditto -	30 July	- ditto.
2,140	British and Foreign Railway Plant Company (Limited).	Making, buying, selling or leasing, &c., every kind of machinery, plant, &c., required in the constructing and maintaining of Railways.	Not stated	30 July	100,000	- ditto -	Articles of association	30 July	- ditto.
2,141	Tarporley Gas Light and Coke Company (Limited).	Supplying Tarporley, in the county of Chester, with Gas.	Tarporley, Cheshire	1 Aug.	1,000	- ditto -	Registered office	18 Oct.	- ditto.
2,142	Queensland Cotton Growing and Selling Company (Limited).	The cultivation of Cotton, in the colony of Queensland.	Not stated	1 Aug.	150,000	- ditto -	Memorandum of association.	1 Aug.	- ditto.

2,143	Sea Coast Hotel Company (Limited).	To supply Hotel and Residential Accommodation to Towns on the Sea Coast of England and Wales.	Not stated	-	-	1 Aug.	-	150,000	-	ditto	-	ditto	-	1 Aug.	-	ditto.
2,144	West Midland Brewery and Malting Company (Limited).	Malting and Brewing	ditto	-	-	1 Aug.	-	5,000	-	ditto	-	Articles of association	-	1 Aug.	-	ditto.
2,145	Vancouver Coal Mining and Land Company (Limited).	The purchase of Coal Mines and Land in Vancouver's Island, and to encourage Settlements by building Houses, &c.	85, Gresham House, City of London.	-	-	1 Aug.	-	100,000	-	ditto	-	Registered office	-	5 Aug.	-	ditto.
2,146	Isle of Man Slate and Flag Company (Limited).	Slate Quarrying in the Isle of Man.	Liverpool, Lancashire	-	-	2 Aug.	-	10,000	-	ditto	-	ditto	-	2 Aug.	-	ditto.
2,147	Leeswood Cannel and Gas Coal Company (Limited).	Working certain Coal Mines at Leeswood, in the county of Flint.	7, Nicholas-lane, City	-	-	7 Aug.	-	100,000	-	16,445	-	Summary of capital and shares.	-	6 Nov.	-	ditto.
2,148	Deborah United Lead Mining Company (Limited).	To purchase and work certain Lead Mines at Gwernaffield, in the county of Flint.	Not stated	-	-	7 Aug.	-	10,000	-	Not stated	-	Articles of association	-	7 Aug.	-	ditto.
2,149	Lower Norwood Co-operative Building Company (Limited).	Building, letting, or selling Houses at Lower Norwood.	Lower Norwood Institute, Lower Norwood, Surrey.	-	-	8 Aug.	-	5,000	-	ditto	-	Registered office	-	8 Aug.	-	ditto.
2,150	Rolling Stock Company of Ireland (Limited).	Building, repairing, purchasing, and selling of Railway Rolling Stock.	26, Old Broad-street, City	-	-	8 Aug.	-	200,000	-	ditto	-	ditto	-	11 Aug.	-	ditto.
2,151	Canadian Native Oil Company (Limited).	The acquisition of Land in the Oil Districts of Canada, and the collecting, manufacturing, and selling Petroleum Oil.	27, Gresham-street, City	-	-	8 Aug.	-	100,000	-	ditto	-	ditto	-	8 Aug.	-	ditto.
2,152	Spring Creek Copper Mining Company (Limited).	Mining and smelting in South Australia, or elsewhere.	4, Moorgate-street, London	-	-	8 Aug.	-	100,000	-	ditto	-	ditto	-	8 Aug.	-	ditto.
2,153	Burhill Mining Company (Limited).	Working certain Lead Mines in the county of York.	15, Benson's Buildings, Leeds.	-	-	9 Aug.	-	20,000	-	ditto	-	ditto	-	9 Aug.	-	ditto.
2,154	Gooninuis Mine Company (Limited).	Purchasing and working the Gooninuis Mine in Cornwall.	6, Clare-street, Bristol	-	-	11 Aug.	-	4,500	-	ditto	-	ditto	-	3 Oct.	-	ditto.
2,155	Bury Agricultural Steam Thrashing, Winnowing, Bone Crushing, and Flour Grinding Company (Limited).	Thrashing and grinding Corn, and crushing Bones by Machinery.	Not stated	-	-	11 Aug.	-	800	-	ditto	-	Memorandum of association.	-	11 Aug.	-	ditto.
2,156	Maes-y-Safn Mine Company (Limited).	Working the Maes-y-Safn Mine, in the counties of Denbigh and Flint.	ditto	-	-	12 Aug.	-	40,000	-	ditto	-	Articles of association	-	12 Aug.	-	ditto.
2,157	Llanelly Steam Navigation Company (Limited).	Steam Navigation	ditto	-	-	13 Aug.	-	2,000	-	ditto	-	ditto	-	13 Aug.	-	ditto.
2,158	Hay Gas and Coke Company (Limited).	Supplying Hay, in the county of Brecknock, with Gas.	Mr. Jas. Walkins, Broad-street, Hay, Brecon.	-	-	18 Aug.	-	1,500	-	ditto	-	Registered office	-	23 Aug.	-	ditto.
2,159	London Hydro-Carbon Oil Company (Limited).	Oil Merchants	42, New Bridge-street, Blackfriars.	-	-	19 Aug.	-	28,000	-	ditto	-	Increase in capital	-	17 Nov.	-	ditto.
2,160	Madras and Colombo Steam Ship Company (Limited).	Running Steam Vessels between Madras and Colombo.	Not stated	-	-	19 Aug.	-	25,000	-	ditto	-	Memorandum of association.	-	19 Aug.	-	ditto.
2,161	Marshall, Sons and Company, Engineers, Millwrights, and Machinists (Limited).	Engineers, Millwrights, and Machine Makers.	ditto	-	-	21 Aug.	-	20,000	-	ditto	-	Articles of association	-	21 Aug.	-	ditto.

1.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
2,162	New Burra Mining Company of Australia (Limited).	Mining in South Australia	1, Crown-court, Thread-needle-street.	21 Aug. 1862	£. 10,000	Not stated	Registered office	26 Sept. 1862	Still in operation.
2,163	Tyddylgwadis Silver, Lead, and Gold Mining Company (Limited).	Mining	Not stated	21 Aug.	30,000	ditto	Articles of association	21 Aug.	ditto.
2,164	United Dolfrwynogs Gold and Copper Mining Company (Limited).	Mining	4, York-chambers, York-street, Manchester.	23 Aug.	50,000	ditto	Registered office	23 Aug.	ditto.
2,165	London Quarterly Review Company (Limited).	Publishing a Review to be entitled "The London Quarterly Review."	52, Gracechurch - street, City.	25 Aug.	10,000	ditto	ditto	1 Dec.	ditto.
2,166	Yorkshire Joint Stock Publishing and Stationery Company (Limited).	To purchase and carry on the Printing and Publishing Business of Messrs. Webb & Co., of Leeds, &c.	Odley, York	25 Aug.	50,000	ditto	ditto	25 Aug.	ditto.
2,167	Portmadoc Steam Tug Company (Limited).	Towing Vessels	Portmadoc, Carnarvon	25 Aug.	2,000	ditto	ditto	12 Sept.	ditto.
2,168	Trelogan Lead Mining Company (Limited).	Mining and Snelting	Carlton-buildings, Cooper-street, Manchester.	26 Aug.	50,000	ditto	ditto	18 Nov.	ditto.
2,169	Dodd's Patent Metal Goods Company (Limited).	To purchase and carry on the Business of Mr. M. Dodds, of South Redburn, in the county of Durham.	Office of Mr. Ward, Solicitor, Bishop Auckland.	27 Aug.	20,000	ditto	ditto	10 Dec.	ditto.
2,170	Bath Theatre Royal Company (Limited).	To build or otherwise establish a Theatre at Bath.	8, Vineyards, parish of Walcot, Bath.	27 Aug.	12,000	ditto	ditto	27 Aug.	ditto.
2,171	Llangan Lead Mining Company (Limited).	Acquiring and working the Llangan Lead Mine, in the county of Glamorgan.	95, Gracechurch - street, E. C.	27 Aug.	6,000	ditto	ditto	27 Aug.	ditto.
2,172	St. Enodur China Clay Company (Limited).	Purchasing and working certain Mines of China Clay, &c, at St. Enodur, in Cornwall.	1, Arthur-street West, London.	28 Aug.	20,000	ditto	ditto	30 Aug.	ditto.
2,173	Mutual Joint Stock Investment and Loan Company (Limited).	Lending Money	11, Victoria-street, Derby	29 Aug.	2,000	ditto	ditto	29 Aug.	ditto.
2,174	Anglo-Irish Submarine Telegraph Company (Limited).	Telegraphic Communication between England and Ireland.	K. No. 4, Albany Piccadilly.	30 Aug.	40,000	ditto	ditto	30 Aug.	ditto.
2,175	Neigherry and Mesore Tea and Coffee Plantation Company (Limited).	The raising, cultivation, and sale of Tea, Coffee, &c., in the East Indies.	2, New Broad-street, London.	1 Sept.	150,000	ditto	ditto	1 Sept.	ditto.
2,176	Cape of Good Hope Telegraph Company (Limited).	To provide Telegraphic Communication in the colony of the Cape of Good Hope.	25, Poultry, London	3 Sept.	62,000	ditto	ditto	3 Sept.	ditto.
2,177	Welsh Gold Mining Company (Limited).	Working certain Mines in the county of Merioneth.	Not stated	4 Sept.	60,000	ditto	Articles of association	4 Sept.	ditto.

		Purchasing Land at Farnborough and letting same on building leases, or erecting Buildings thereon and letting same.	17 and 18, New Bridge-street, Blackfriars.	6 Sept.	75,000	- ditto -	Registered office	9 Sept.	This Company is abandoned, and a new Company of the same name registered in its place.
2,178	Farnborough and Aldershot Freehold and Ground Rent Society (Limited).								Still in operation.
2,179	Vallanza Gold Mining Company (Limited).	Taking and working certain Mines in Italy.	29, Threadneedle-street, London.	6 Sept.	50,000	- ditto -	- ditto -	6 Sept.	
2,180	Ditton Brook Iron Company (Limited).	Smelting and manufacturing Iron.	Not stated	8 Sept.	30,000	- ditto -	Articles of association -	8 Sept.	- ditto.
2,181	Great Dinorben Mining Company (Limited).	Mining	- ditto -	10 Sept.	50,000	- ditto -	Memorandum of association.	10 Sept.	- ditto.
2,182	Nova Scotia Land and Gold Crushing and Amalgamating Company (Limited).	Purchasing Land in Nova Scotia and improving or letting same; also to engage in Mining operations.	4, New Broad-street, City	11 Sept.	100,000	- ditto -	Registered office	29 Dec.	- ditto.
2,183	Adelphi Hotel Company (Limited).	Hotel-keepers	Not stated	12 Sept.	150,000	- ditto -	Articles of association -	12 Sept.	- ditto.
2,184	Garthgill Mining Company (Limited).	Working the Garthgill Mines, in the county of Merioneth.	- ditto -	13 Sept.	11,000	- ditto -	Memorandum of association.	13 Sept.	- ditto.
2,185	Minera Union Mining Company (Limited).	Mining, in the county of Denbigh.	Victoria-terrace, Minera, near Wrexham, Denbighshire.	15 Sept.	50,000	- ditto -	Registered office	15 Sept.	- ditto.
2,186	Universal Telegraph Company (Limited).	To carry out a certain invention for Improvements in Telegraphic Communication.	Not stated	15 Sept.	20,000	- ditto -	Memorandum of association.	15 Sept.	- ditto.
2,187	Llantwit Vardre Colliery Company (Limited).	Working certain Collieries at Llantwit Vardre, Glamorganshire.	- ditto -	16 Sept.	20,000	- ditto -	- ditto -	16 Sept.	- ditto.
2,188	St. David's Gold Mining Company (Limited).	Mining for Gold, Silver, and Copper, in North Wales.	2, Crown-court, Threadneedle-street.	16 Sept.	100,000	- ditto -	Registered office	16 Sept.	- ditto.
2,189	General Rolling Stock Company (Limited).	Purchasing, manufacturing, leasing and selling Railway Rolling Stock, and making or leasing Railways.	Not stated	17 Sept.	150,000	- ditto -	Articles of association	17 Sept.	- ditto.
2,190	Cambrian Consolidated Gold Mines Company (Limited).	Taking and working Mines in the county of Merioneth.	29, Threadneedle-street, City.	17 Sept.	150,000	- ditto -	Registered office	17 Sept.	- ditto.
2,191	Great North Tolgus Mining Company (Limited).	To purchase and work the Great North Tolgus Mine, at Redruth, in Cornwall.	22½ and 225, Gresham House, Old Broad-street.	17 Sept.	30,000	- ditto -	- ditto -	25 Sept.	- ditto.
2,192	Airedale Cemetery Company (Limited).	To establish a Cemetery at Shipley or Baildon, in the county of York.	Care of Mr. Fyfe, Providence-road, Shipley, Bradford.	18 Sept.	2,500	- ditto -	- ditto -	18 Sept.	- ditto.
2,193	Royal (Forest of Dean) Mining Company (Limited).	Acquiring and working certain Mines in the Forest of Dean.	15, Foregate-street, Worcester.	18 Sept.	55,000	- ditto -	- ditto -	18 Sept.	- ditto.
2,194	Iron Pontoon Company (Limited).	To construct Pontoons of every description.	Not stated	18 Sept.	10,500	- ditto -	Articles of association -	18 Sept.	- ditto.
2,195	East India House Estate Company (Limited).	Taking Land (late the site of the East India House) and building thereon.	Leadenhall-place, Leadenhall-street.	18 Sept.	155,000	- ditto -	Registered office	22 Sept.	- ditto.
2,196	Grays Chalk Quarries Company (Limited).	Working certain Chalk Quarries at Grays Thurrock.	3, George-yard, Lombard-street.	19 Sept.	50,000	- ditto -	- ditto -	20 Sept.	- ditto.
2,197	Amlwch Gas Light Company (Limited).	Manufacturing Gas	Not stated	19 Sept.	2,000	- ditto -	Memorandum of association.	19 Sept.	- ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital		Last Return to Registration Office.		Whether still in Operation, or being Wound up.
						Paid up.		Title.	Date of Registration.	
1.—IN ENGLAND—continued.										
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.										
2,198	Pen-y-rorsedd Slate Quarry Company (Limited).	Working the Pen-y-rorsedd Slate Quarries, in the county of Carnarvon.	2, Moorgate-street, London.	19 Sept. 1862	£. 50,000	Not stated	-	Registered office	19 Sept. 1862	Still in operation.
2,199	Ryde Esplanade Hotel Company (Limited).	To build an Hotel at Ryde, in the Isle of Wight, and to carry on the business of Hotel-keepers.	42, Lombard-street, City	20 Sept.	30,000	ditto	-	Change of registered office.	15 Oct.	ditto.
2,200	Ashbury Railway Carriage and Iron Company (Limited).	The manufacture and sale of Railway Rolling Stock, Engineering, &c.	Ashton-road, Openshaw, Manchester.	23 Sept.	300,000	ditto	-	ditto	21 Oct.	ditto.
2,201	Sanitary and Town Sewage Manure Company (Limited).	Purchasing and working certain Patents for Improvements in the utilization of Sewage.	2 and 3, Cross-street Chambers, Manchester.	23 Sept.	50,000	ditto	-	Registered office	23 Sept.	ditto.
2,202	Wynnstay Lead Mining Company (Limited).	Mining for Lead, Copper, Blende, &c., in the county of Denbigh.	Not stated	24 Sept.	16,000	ditto	-	Articles of association	24 Sept.	ditto.
2,203	Factage Parisien (Limited)	The formation, in Paris and elsewhere, of a General Parcel, Post, and Goods Delivery Company.	3, Adelaide-place, London Bridge.	24 Sept.	200,000	ditto	-	Registered office	26 Sept.	ditto.
2,204	Silver Mountain United Mines Company (Limited).	Acquiring and working certain Mines, in the county of Cardigan.	1, York-buildings, Adelphi	26 Sept.	25,000	ditto	-	ditto	27 Sept.	ditto.
2,205	Glanrhedol Silver Lead Mining Company (Limited).	Purchasing and working the Glanrhedol Mine, in the county of Cardigan.	Not stated	26 Sept.	12,000	ditto	-	Memorandum of association.	26 Sept.	ditto.
2,206	Metallography Company (Limited).	To carry out a certain Patent for making or producing embossed or raised, and engraved or indented Metal or other Surfaces.	59, High-street, Hampstead.	27 Sept.	11,000	ditto	-	Registered office	27 Sept.	ditto.
2,207	Dolfrw-y-nog Mining Company (Limited).	To acquire and work certain Mines in Merionethshire.	33, Great Winchester-street, London.	1 Oct.	20,000	ditto	-	ditto	1 Oct.	ditto.
2,208	Swindon New Gas Company (Limited).	Supplying New Swindon, in the county of Wilts, with Gas.	Bridge-street, New Swindon, Wiltshire.	1 Oct.	2,500	ditto	-	ditto	23 Oct.	ditto.
2,209	Faringdon Corn Exchange Company (Limited).	To erect a Hall or Exchange at Faringdon, Berks.	Faringdon, Berks	2 Oct.	2,000	ditto	-	ditto	2 Oct.	ditto.
2,210	Malvern Proprietary College Company (Limited).	The establishment and conduct of a College at Malvern, in the county of Worcester.	Imperial Hotel, Malvern	3 Oct.	20,000	ditto	-	ditto	13 Oct.	ditto.

2,211	West Africa Company (Limited).	To form Trading Stations on the West Coast of Africa, and to carry on trading operations between the United Kingdom and Ports on the West Coast of Africa.	Not stated	-	-	3 Oct.	-	250,000	-	ditto	-	Resolutions for regulating the Company.	-	27 Nov.	-	ditto.
2,212	Ventilating and Atmospheric Fire-grate Company (Limited).	To acquire and apply a certain invention for Improvements in the mode of Warming and Ventilating Rooms, &c.	-	ditto	-	4 Oct.	-	30,000	-	ditto	-	Notice that Company will not be proceeded with.	-	17 Nov.	-	This Company was discontinued, and a new Company registered in its place.
2,213	London and Southwark Discount Company (Limited).	The carrying on the business of Building, Land, Loan Investment and Discount Company.	94, Cannon-street, E.C.	-	-	6 Oct.	-	100,000	-	ditto	-	Change of registered office.	-	29 Oct.	-	Still in operation.
2,214	Foreign Wine Company (Limited).	Wine Merchants	Not stated	-	-	6 Oct.	-	100,000	-	ditto	-	Articles of association	-	6 Oct.	-	ditto.
2,215	Sovereign Gold Mining Company (Limited).	To purchase and work the Sovereign Gold Mining Company, in the county of Merioneth.	10, Old Jewry Chambers, London.	-	-	7 Oct.	-	50,000	-	ditto	-	Registered office	-	7 Oct.	-	ditto.
2,216	Buenos Ayres Great Southern Railway Company (Limited).	To make a Railway from the city of Buenos Ayres to the town of Chascomus.	Not stated	-	-	8 Oct.	-	750,000	-	ditto	-	Articles of association	-	8 Oct.	-	ditto.
2,217	Princess Alice Mining Company (Limited).	Acquiring and working certain Mines in the county of Merioneth.	1, Crown-court, Threadneedle-street.	-	-	8 Oct.	-	1,000	-	ditto	-	Registered office	-	8 Oct.	-	ditto.
2,218	Joint Stock Fibre Company (Limited).	Making Half-stuff Paper Fibres, Paper, &c. from Rags, Grass, Straw, or other Fibres.	67, Fleet-street, City	-	-	8 Oct.	-	15,000	-	ditto	-	Resolution	-	6 Nov.	-	ditto.
2,219	Maldon Water Supply Company (Limited).	Supplying Maldon, in the county of Essex, with Water.	Care of Messrs. Crick, Solicitors, Gate-street, Maldon, Essex.	-	-	8 Oct.	-	1,800	-	ditto	-	Registered office	-	8 Oct.	-	ditto.
2,220	Upper Assam Tea Company (Limited).	Tea-growing in the province of Assam, Eastern India.	10, Old Broad-street, London.	-	-	9 Oct.	-	250,000	-	ditto	-	-	-	31 Dec.	-	ditto.
2,221	Bexhill Railway, Harbour, and Continental Steam Packet Company (Limited).	Making a Railway and Harbour.	Not stated	-	-	9 Oct.	-	10,000	-	ditto	-	Articles of association	-	9 Oct.	-	ditto.
2,222	West Auckland and St. Helen's, Auckland, Gas Company (Limited).	Lighting the villages of West Auckland and St. Helen's, Auckland, in the county of Durham, with Gas.	West Auckland, Durham	-	-	9 Oct.	-	1,500	-	ditto	-	Registered office	-	14 Oct.	-	ditto.
2,223	Westbourne Loan and Discount Company (Limited).	Lending Money and Discounting Bills.	Not stated	-	-	10 Oct.	-	7,500	-	ditto	-	Articles of association	-	10 Oct.	-	ditto.
2,224	New City Club Company (Limited).	To establish a Club in the City of London for the convenience of Bankers, Merchants and others.	19, Throgmorton-street, City.	-	-	11 Oct.	-	25,000	-	ditto	-	Registered office	-	30 Dec.	-	ditto.
2,225	Niger and Chadda Trading and Navigation Company (Limited).	Carrying on the business of Merchants on the Rivers Niger and Chadda.	4, Corbet-court, Gracechurch-street.	-	-	11 Oct.	-	100,000	-	ditto	-	-	-	11 Oct.	-	ditto.
2,226	Newhaven Docks and Harbour Company (Limited).	Establishing Docks, &c. at Newhaven.	Not stated	-	-	13 Oct.	-	1,000	-	ditto	-	Articles of association	-	13 Oct.	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Joint Stock Companies Acts, 1856, 1857—continued.									
2,227	Bradley Cross-lane Mill Building Company (Limited).	Erecting Spinning Mills and letting same.	Bradley, Kildwick, Yorkshire.	13 Oct.	5,000	Not stated	Registered office	13 Oct. 1862	Still in operation.
2,228	Richmond Hotel Company (Limited).	Purchasing the Castle Hotel at Richmond, and carrying on the business of Hotel-keepers.	60, Cornhill - - -	14 Oct.	50,000	- ditto -	- ditto -	14 Oct.	- ditto.
2,229	West Riding Steam Ploughings, Cultivating, and Threshing Company (Limited).	Making and repairing Agricultural Implements in Yorkshire.	Clay's Agricultural Improvement Department, Corn Exchange, Wakefield.	15 Oct.	1,500	- ditto -	- ditto -	15 Oct.	- ditto.
2,230	Widnes Hall Company (Limited).	Erecting a Hall for public purposes at Widnes, Lancashire.	Mechanics' Institute, Waterloo Dock, Widnes, Lancashire.	16 Oct.	600	- ditto -	- ditto -	21 Oct.	- ditto.
2,231	London Co-operative Box, Trunk, and Packing Case Manufacturing Company (Limited).	Manufacturing Boxes, Trunks, and Packing Cases.	5, Church-row, Houndsditch.	16 Oct.	15,000	- ditto -	- ditto -	16 Oct.	- ditto.
2,232	Iberian Irrigation Company (Limited).	Carrying on works of Irrigation in Spain.	3, Alderman's Walk, City	16 Oct.	300,000	- ditto -	- ditto -	16 Oct.	- ditto.
2,233	Claring Cross Hotel Company (Limited).	Carrying on the business of an Hotel-keeper.	16, Parliament-street, Westminster.	16 Oct.	160,000	- ditto -	- ditto -	16 Oct.	- ditto.
2,234	Lancashire Brick and Tile Company (Limited).	Brick-making, &c.	15, Long Millgate, Lancashire.	17 Oct.	20,000	- ditto -	- ditto -	17 Oct.	- ditto.
2,235	Patent Cow Milking Machine Company (Limited).	Manufacturing and selling a Patent Cow Milking Machine.	Not stated - - -	18 Oct.	20,000	- ditto -	Articles of association -	18 Oct.	- ditto.
2,236	East Dylife Lead and Copper Mining Company (Limited).	Mining and quarrying in Montgomeryshire.	26, Change-alley, E.C. -	20 Oct.	6,000	- ditto -	Registered office	23 Oct.	- ditto.
2,237	Metropolitan Cab and Carriage Company (Limited).	Carrying on the business of Cab Proprietors and Job-masters, &c.	32, Moorgate-street, City	20 Oct.	100,000	- ditto -	- ditto -	20 Oct.	- ditto.
2,238	Sporting Gazette (Limited)	Printing and publishing a Newspaper to be called the "Sporting Gazette."	14, York-street, Covent-garden, W.C.	20 Oct.	5,000	- ditto -	- ditto -	25 Oct.	- ditto.
2,239	Tewkesbury Hosiery Company (Limited).	Carrying out certain Patents for Improvements in Hosiery, and manufacturing Machines, &c. for so doing.	Not stated - - -	20 Oct.	5,000	- ditto -	Memorandum of association.	20 Oct.	- ditto.
2,240	Chelmsford Race Stand Company (Limited).	Erecting and letting out a Race Stand on Galleywood Common, Essex.	- ditto - - -	20 Oct.	2,000	- ditto -	Articles of association -	20 Oct.	- ditto.
2,241	Baldwin Mining Company (Limited).	Mining in the parish of Bradan, Isle of Man.	18, The Walk, Rochdale, Lancashire.	21 Oct.	2,000	- ditto -	Registered office	21 Oct.	- ditto.
2,242	Crowan and Weldron Tin and Copper Mining Company (Limited).	Mining for Tin, Copper, and all other Ores, Metals, and Minerals in Cornwall.	63, Albion-street, Leeds -	21 Oct.	8,000	- ditto -	- ditto -	24 Oct.	- ditto.

2,243	Plantation Company of Western Hindustan (Limited).	Purchasing Land adapted for a Coffee Plantation on the Western Coast of India, and growing Coffee, &c. thereon.	33, Cornhill, City -	21 Oct.	-	170,000	-	ditto	-	ditto	-	5 Nov.	-	ditto.
2,244	Continental Junction Telegraph Company (Limited).	Constructing and working lines of Telegraph from Bagdad or Bassera to Hyderabad, from Calcutta to Bankok and Singapore, and thence through China to America.	35 A, Moorgate - street, City.	21 Oct.	-	200,000	-	ditto	-	ditto	-	28 Oct.	-	ditto.
2,245	Titanic Steel and Iron Company (Limited).	Working certain Patents for making of and improvements in the manufacture of Steel and Iron.	Not stated	22 Oct.	-	200,000	-	ditto	-	Articles of association	-	22 Oct.	-	ditto.
2,246	Bedwas and Lantwit Coal Company (Limited).	Coal and other Mining in Monmouthshire.	14, Clare-street, Bristol, Gloucestershire.	22 Oct.	-	10,000	-	ditto	-	Registered office	-	22 Oct.	-	ditto.
2,247	British and Foreign Investment and Loan Company (Limited).	Purchasing Land and House Property for Investment, and lending Money on Mortgage, &c.	Not stated	22 Oct.	-	20,000	-	ditto	-	Articles of association	-	22 Oct.	-	ditto.
2,248	Coventry Elastic Weaving Company (Limited).	Weaving India Rubber, Silk, Thread, and Elastic Goods, and disposing of same.	Cromwell - street, Red-lane, Coventry.	22 Oct.	-	10,000	-	ditto	-	Registered office	-	22 Oct.	-	ditto.
2,249	Rhos Llanerchrugog Gas Light and Coke Company (Limited).	Supplying the town of Rhos Llanerchrugog with Gas, &c.	House of C. W. Wright, The Pant, Ruabon, Denbighshire.	23 Oct.	-	2,000	-	ditto	-	ditto	-	23 Oct.	-	ditto.
2,250	British and Foreign Gas Generating Apparatus Company (Limited).	Purchasing certain Patent Inventions for the Manufacture of Gas, and working same.	Not stated	23 Oct.	-	10,000	-	ditto	-	Articles of association	-	23 Oct.	-	ditto.
2,251	British Paper Pulp Company (Limited).	Acquiring, taking, and working certain Patents for Improvements in making a Pulp for Paper.	24, Laurence Pounthney-lane, E.C.	24 Oct.	-	50,000	-	ditto	-	Registered office	-	30 Oct.	-	ditto.
2,252	Gas Meter Company (Limited).	Purchasing and carrying on the Gas Meter Manufactory Plant, &c. of Messrs. Croll, Rait & Co. of Kingsland.	Not stated	24 Oct.	-	60,000	-	ditto	-	Articles of association	-	24 Oct.	-	ditto.
2,253	Wenvoe Red Hematite Iron Ore Company (Limited).	Mining in England and Wales, and particularly the acquisition and working of the Wenvoe Hematite Iron Mines and Quarries.	25, Clements-lane, E.C.	25 Oct.	-	20,000	-	ditto	-	Registered office	-	25 Oct.	-	ditto.
2,254	Southsea Pier Hotel Company (Limited).	Erecting and carrying on a First Class Hotel at Southsea.	King's Rooms, Southsea, Hants.	27 Oct.	-	60,000	-	ditto	-	ditto	-	27 Oct.	-	ditto.
2,255	Ketton Gas and Coke Company (Limited).	Supplying the Village of Ketton, Rutlandshire, with Gas.	Ketton, Rutlandshire	27 Oct.	-	1,250	-	ditto	-	ditto	-	31 Oct.	-	ditto.
2,256	Brandon Walls Lead Mining Company (Limited).	Lead Mining at Durham	Not stated	28 Oct.	-	16,000	-	ditto	-	Articles of association	-	28 Oct.	-	ditto.
2,257	Aerated Bread Company (Limited).	Manufacture and sale of Bread, Flour, &c.	3, Copthall Chambers, E.C.	28 Oct.	-	500,000	-	ditto	-	Registered office	-	1 Nov.	-	ditto.
2,258	Yorkshire Fibre Company (Limited).	Cultivating, purchasing, manufacturing, and selling Grass and other Fibres.	4, Cullum-street, London	28 Oct.	-	45,000	-	ditto	-	ditto	-	28 Oct.	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND— <i>continued</i> .									
Formed under the Joint Stock Companies Acts, 1856, 1857— <i>continued</i> .									
2,259	Farnborough and Aldershot Freehold and Ground-rent Society (Limited).	Purchasing and letting Land at Farnborough, Hants, on Building Leases, &c.	18, New Bridge-street, Blackfriars.	29 Oct. 1862	£. 75,000	Not stated	Registered office	31 Oct. 1862	Still in operation.
2,260	Greeba Mountain Slab and Slate Company (Limited).	Slate Quarrying and Mining in the Isle of Man.	10 A, King's Arms-yard, E. C.	29 Oct.	20,000	- ditto	- ditto	30 Oct.	- ditto.
2,261	Grestian Company (Limited)	To purchase and work the Grestian Silver Lead Mine, in the parish of Holywell, Flintshire.	Works, Holywell-mount, Holywell.	30 Oct.	5,000	- ditto	- ditto	30 Oct.	- ditto.
2,262	Oriental and General Bath Company of Leeds (Limited).	Erecting Baths, Shops, Offices, and Public Rooms in Leeds, and elsewhere, in England.	No. 17, East Parade, Leeds, Yorkshire.	31 Oct.	10,000	- ditto	- ditto	4 Nov.	- ditto.
2,263	Drury Buildings Estate Company (Limited).	Owning, demising, and letting of Offices, Houses, Warehouses, Lands and Tenements in and near Liverpool.	1, Oldhall-street, Liverpool.	31 Oct.	100,200	- ditto	- ditto	12 Nov.	- ditto.
2,264	Nova Scotia Gold Company (Limited).	Gold Mining in Nova Scotia and England.	Not stated	31 Oct.	5,000	- ditto	Articles of association	31 Oct.	- ditto.
2,265	Leeswood Iron Company (Limited).	Raising, smelting, and manufacturing Iron Ore and Iron Stone, and making Coke.	Leeswood, Mold, Flintshire.	31 Oct.	20,000	- ditto	Registered office	1 Nov.	- ditto.
2,266	Welsh Slab and Slate Company (Limited).	Purchasing, taking on Lease, and working Slate and Slab Quarries in England and Wales.	15, Cannon-street West, E. C.	1 Nov.	30,000	- ditto	- ditto	1 Nov.	- ditto.
2,267	Pure Cod Liver Oil, Oil-extracting and Fish Manure Company (Limited).	Extracting and clarifying Fish Oils generally.	7, Dames Inn, Strand	1 Nov.	20,000	- ditto	- ditto	6 Nov.	- ditto.
2,268	Hastings and St. Leonard's Co-operative Cottage Building Company (Limited).	Acquiring, by various means, Cottage Property, to let same, and to lend Money on Mortgage of Lands, Messuages, and Tenements of every Tenure.	1, Norman-road East, Hastings.	1 Nov.	10,000	- ditto	- ditto	1 Nov.	- ditto.
Formed under the Companies Act, 1862 :									
2,269	English Union Assurance Company (Limited).	Life Assurance	Not stated	3 Nov.	10,000	- ditto	Articles of association	3 Nov.	- ditto.
2,270	Residential Clubs Company (Limited).	To provide Gentlemen with suitable Residences in the Metropolis, and its Suburbs.	9, Bell-yard, Doctors' Commons.	4 Nov.	130,000	- ditto	Registered office	4 Nov.	- ditto.
2,271	Bradford Carpet Company (Limited).	The manufacture of Carpets - Metropolis, and its Suburbs.	33, Kirkgate, Bradford, Yorkshire.	6 Nov.	40,000	- ditto	- ditto	6 Nov.	- ditto.
2,272	General Ventilation and Atmospheric Fire Grate Company (Limited).	Warming and ventilating Rooms and Buildings by a Patent Process.	280, Strand, Middlesex	6 Nov.	30,000	- ditto	- ditto	6 Nov.	- ditto.

2,273	Rhafna Lead Mining Company (Limited).	Lead Mining	25 A, Bucklersbury	-	6 Nov.	-	-	-	ditto	-	6 Nov.	-	ditto.
2,274	Roaring Water Mining Company (Limited).	Working the Roaring Water Copper Mines, in the county of Cork, Ireland.	Not stated	-	14 Nov.	-	-	-	Articles of association	-	14 Nov.	-	ditto.
2,275	Glyn Neath Steam Coal and Iron Company (Limited).	Working certain Coal Mines at Glyn Corwg, in the county of Glamorgan.	1, Arthur-street, West, E. C.	-	14 Nov.	-	-	-	Registered office	-	14 Nov.	-	ditto.
2,276	Mill Green Mining Company (Limited).	Lead Mining	124, Rockingham-street, Sheffield.	-	18 Nov.	-	-	-	ditto	-	18 Nov.	-	ditto.
2,277	Great Grimsby Waterworks Company (Limited).	Supplying Great Grimsby with Water.	West-street, Mary's-gate, Great Grimsby.	-	19 Nov.	-	-	-	ditto	-	21 Nov.	-	ditto.
2,278	Friend in Need Life, Fire, Guarantee, and Accidental Assurance Company (Limited).	Life, Fire, Guarantee, and Accidental Assurance.	471, Oxford-street, W. C.	-	20 Nov.	-	-	-	ditto	-	20 Nov.	-	ditto.
2,279	Twyford (Berks), Consumers' Gas Company (Limited).	Supplying Twyford, in the county of Berks, with Gas.	Not stated	-	21 Nov.	-	-	-	Memorandum of association.	-	21 Nov.	-	ditto.
2,280	Clara United Company (Limited).	To purchase and work the Clara and other Mines, in the county of Cardigan.	Ponterwyd, Cardiganshire	-	21 Nov.	-	-	-	Registered office	-	21 Nov.	-	ditto.
2,281	Rhymney Gas Company (Limited).	Supplying the town of Rhymney, in the county of Monmouth, with Gas.	Not stated	-	24 Nov.	-	-	-	Memorandum of association.	-	24 Nov.	-	ditto.
2,282	Greenland Company (Limited).	To carry on Trading and Mining Operations in Greenland.	38, Broad-street Buildings, London.	-	25 Nov.	-	-	-	Registered office	-	4 Dec.	-	ditto.
2,283	Billericay Town Hall Company (Limited).	To erect a Town Hall at Billericay.	Billericay, Essex	-	25 Nov.	-	-	-	ditto	-	3 Dec.	-	ditto.
2,284	Debroogh Tea Company (Limited).	Tea Growers and Manufacturers.	13, Oriental-place, Southampton.	-	25 Nov.	-	-	-	ditto	-	27 Nov.	-	ditto.
2,285	Strand Turkish Bath Company (Limited).	To supply the Public with Turkish Baths.	335, Strand	-	26 Nov.	-	-	-	Special resolution to change name to "Chancery Lane Turkish Bath Company, Limited."	-	31 Dec.	-	ditto.
2,286	Wadding and Carded Cotton Company (Limited).	Cotton spinning and manufacturing.	King-street, East-street, Walworth, Surrey.	-	26 Nov.	-	-	-	Registered office	-	26 Nov.	-	ditto.
2,287	Suffolk and Essex Newspaper Company (Limited).	The establishment, conduct, and sale of Newspapers in the counties of Essex and Suffolk.	Old Butter Market, Ipswich.	-	27 Nov.	-	-	-	ditto	-	10 Dec.	-	ditto.
2,288	Maidstone Cottage Improvement Company (Limited).	The improvement of the Dwellings of the Labouring Classes at Maidstone.	Not stated	-	27 Nov.	-	-	-	Articles of association	-	27 Nov.	-	ditto.
2,289	Great Devon and Bedford (Colcharton), Mining Company (Limited).	Mining on the Colcharton Estate.	- ditto	-	27 Nov.	-	-	-	Memorandum of association.	-	27 Nov.	-	ditto.
2,290	Royal Marine Insurance Company (Limited).	Marine Insurance	6, Cork-street, Liverpool	-	28 Nov.	-	-	-	Letter from subscribers of memorandum, abandoning this Company, and requesting Registrar to register another Company by the same name.	-	23 Dec.	-	Not proceeded with.
2,291	Sunkey Brook Coal Company (Limited).	To exercise and work the Sunkey Brook Colliery, near St. Helens, Lancashire.	Not stated	-	29 Nov.	-	-	-	Articles of association	-	29 Nov.	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Companies Act, 1862 (25 & 26 Vict. c. 89)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Companies Act, 1862—continued.									
2,292	Oxygen Gas Company (Limited).	The purchase and working of a certain Patent for improvements in the manufacture of Oxygen Gas. To take and carry on the business of the Mold Foundry.	Not stated	29 Nov. 1862	£. 100,000	£. s. d. Not stated	Articles of association	29 Nov. 1862	Still in operation.
2,293	Sandycroft Foundry and Engine Works Company (Limited).	To take and carry on the business of the Mold Foundry.	- ditto	1 Dec.	16,000	- ditto	- ditto	1 Dec.	- ditto.
2,294	Bishop's Waltham Gas and Coke Company (Limited).	Supplying Bishop's Waltham, in the county of Southampton, with Gas.	Bishop's Waltham, Southampton.	2 Dec.	2,000	- ditto	Registered office	2 Dec.	- ditto.
2,295	Para Gas Company (Limited).	Lighting the City of Belen, in the province of Para in Brazil, with Gas.	3, Victoria-street, Westminster.	4 Dec.	100,000	- ditto	- ditto	4 Dec.	- ditto.
2,296	Prince Fire Insurance Company (Limited).	Insurance against Fire, Storm, and Tempest.	Not stated	5 Dec.	100,000	- ditto	Articles of association	5 Dec.	- ditto.
2,297	Oldham Fire Insurance Company (Limited).	Insuring Cotton Mills, Warehouses, and Dwelling-houses against Fire.	Clegg-street, Oldham, Lancashire.	5 Dec.	5,000	- ditto	Registered office	5 Dec.	- ditto.
2,298	Lebong Tea Company (Limited).	Acquiring Land in India for the Cultivation of Tea and other produce thereon.	17, Gracechurch-street	5 Dec.	100,000	- ditto	- ditto	11 Dec.	- ditto.
2,299	Manchester Driving Band Company (Limited).	Purchasing and working certain Patents for improvements in the manufacture of Driving Bands, &c.	Not stated	6 Dec.	3,750	- ditto	Articles of association	6 Dec.	- ditto.
2,300	Stalybridge Joint Stock Grocery and Provision Company (Limited).	The sale of Groceries and Provisions.	- ditto	8 Dec.	5,000	- ditto	- ditto	8 Dec.	- ditto.
2,301	Macclesfield Patent Sulphate of Copper Company (Limited).	The manufacture of Sulphate of Copper, and other Copper Salts.	Albany, Old Hall-street, Liverpool.	8 Dec.	20,000	- ditto	Change of registered office.	19 Dec.	- ditto.
2,302	East Cambrian Gold Mining Company (Limited).	Working certain Mines in the county of Merioneth.	27, Bucklersbury, E.C.	8 Dec.	50,000	- ditto	Registered office	15 Dec.	- ditto.
2,303	Copper Miners Company of South Australia (Limited).	Purchasing and working the Spring Creek Mine, in South Australia.	Allhallows Chambers, Lombard-street.	9 Dec.	30,000	- ditto	- ditto	9 Dec.	- ditto.
2,304	Western Neilgherry Coffee, Tea, and Cinchona Plantation Company (Limited).	The cultivation of Coffee, Tea, and Cinchona in India.	150, Leadenhall-street, City.	9 Dec.	50,000	- ditto	- ditto	17 Dec.	- ditto.
2,305	Clive Copper Mining Company (Limited).	Working certain Mines at Clive, in the parish of St. Mary, Shrewsbury.	Clive, near Shrewsbury	10 Dec.	10,000	- ditto	- ditto	10 Dec.	- ditto.
2,306	Rhcea and General Fibre Company (Limited).	Purchasing and working a certain Patent for improvements in the manufacture of Yarns, &c.	24, Coleman-street, City	10 Dec.	50,000	- ditto	- ditto	12 Dec.	- ditto.

2,307	Henley-in-Arden Coal and Coke Company (Limited).	Supplying Henley-in-Arden, in the county of Warwick, with Gas.	Not stated	-	-	10 Dec.	-	1,500	-	ditto	-	Memorandum of association.	10 Dec.	-	ditto.
2,308	Vistula Colliery Company (Limited).	Purchasing and working certain Coal Mines in Austria.	- ditto	-	-	10 Dec.	-	60,000	-	ditto	-	Articles of association	10 Dec.	-	ditto.
2,309	British Trading Company (Limited).	Trading in Petroleum, and other mercantile articles.	2, Royal Exchange buildings,	-	-	10 Dec.	-	100,000	-	ditto	-	Registered office	10 Dec.	-	ditto.
2,310	Port of Liverpool Grain Warehousing Company (Limited).	Warehousing Grain and other articles in the port of Liverpool.	24, North John-street, Liverpool.	-	-	11 Dec.	-	50,000	-	ditto	-	- ditto	11 Dec.	-	ditto.
2,311	Burnham Gas Company (Limited).	Supplying Burnham, in Essex, with Gas.	Not stated	-	-	11 Dec.	-	1,500	-	ditto	-	Memorandum of association.	11 Dec.	-	ditto.
2,312	Machine Ice Company (Limited).	The manufacture of Ice, and Sawing Wood, &c., by Machinery.	15, Cannon-street, West, E.C.	-	-	12 Dec.	-	20,000	-	ditto	-	Registered office	12 Dec.	-	ditto.
2,313	British and Colonial Brush Company (Limited).	The manufacture and sale of Brushes.	Not stated	-	-	12 Dec.	-	50,000	-	ditto	-	Articles of association	12 Dec.	-	ditto.
2,314	Warehousemen's and Clerks Dining-rooms Company (Limited).	Establishing and carrying on Dining-rooms.	- ditto	-	-	13 Dec.	-	5,000	-	ditto	-	Memorandum of association.	13 Dec.	-	ditto.
2,315	North of England Plate-glass Insurance Company (Limited).	Insuring Plate-glass by Replacment.	- ditto	-	-	15 Dec.	-	2,000	-	ditto	-	- ditto	15 Dec.	-	ditto.
2,316	Anglo-Parisian Brewery Company (Limited).	Brewing at Ivry, near Paris	1, Arthur-street, West, E.C.	-	-	17 Dec.	-	200,000	-	ditto	-	Registered office	17 Dec.	-	ditto.
2,317	British Columbia Company (Limited).	Mining operations, generally in British Columbia.	35, Bucklersbury, E.C.	-	-	17 Dec.	-	3,500	-	ditto	-	- ditto	17 Dec.	-	ditto.
2,318	West-end Brewery Company (Limited).	Purchasing and carrying on the Brewery Business of the Grosvenor Brewery.	70, Berners-street, Oxford-street.	-	-	17 Dec.	-	20,000	-	ditto	-	- ditto	17 Dec.	-	ditto.
2,319	Himalaya Tea Company (Limited).	Purchasing, renting, or leasing Land in India for the cultivation of Tea, &c.	Not stated	-	-	18 Dec.	-	100,000	-	ditto	-	Articles of association	18 Dec.	-	ditto.
2,320	Brightlingsea Gas and Coke Company (Limited).	Manufacturing and selling Gas and Coke at Brightlingsea.	Swan Inn, Brightlingsea, Essex.	-	-	19 Dec.	-	1,800	-	ditto	-	Registered office	19 Dec.	-	ditto.
2,321	South African Irrigation and Investment Company (Limited).	Transacting the business of a Land Irrigation and Public Works Company in the colonies of the Cape of Good Hope.	Not stated	-	-	19 Dec.	-	1,000,000	-	ditto	-	Articles of association	19 Dec.	-	ditto.
2,322	Ross Royal Hotel Company (Limited).	Carrying on the businesses of the Royal Hotel, and Royal Hotel Tap at Ross, Herefordshire.	1, Portland Villas, Ross, Herefordshire.	-	-	20 Dec.	-	25,000	-	ditto	-	Registered office	24 Dec.	-	ditto.
2,323	Birkenhead Temperance Hall Company (Limited).	Erecting and letting out for public hire a Public Hall at Birkenhead.	Not stated	-	-	20 Dec.	-	2,500	-	ditto	-	Articles of association	20 Dec.	-	ditto.
2,324	Great Laxey Mining Company (Limited).	Mining in the Isle of Man	12, Old Jewry Chambers, E.C.	-	-	20 Dec.	-	60,000	-	ditto	-	Registered office	20 Dec.	-	ditto.
2,325	Powell United Silver Lead Mining Company (Limited).	Mining in Cardiganshire for Lead Ore, &c.	Aldine Chambers, 61, Princes-street, Manchester.	-	-	23 Dec.	-	10,000	-	ditto	-	- ditto	27 Dec.	-	ditto.
2,326	Plymouth Patent Sugar Refining Company (Limited).	Purchasing, selling, and refining Sugars.	Sutton-road, Plymouth	-	-	23 Dec.	-	40,000	-	ditto	-	- ditto	30 Dec.	-	ditto.
2,327	Royal Marine Insurance Company (Limited).	Marine Insurance-	6, Cook-street, Liverpool	-	-	23 Dec.	-	1,000,000	-	ditto	-	- ditto	23 Dec.	-	ditto.

1.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies' Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14) and the Companies' Act, 1862 (25 & 26 Vict. c. 89)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
Formed under the Companies Act, 1862—continued.									
2,328	New Zealand Trust and Loan Company (Limited).	Investing and lending money on security of property in New Zealand.	Not stated	23 Dec. 1862	£. 500,000	£. s. d. Not stated	Articles of association	23 Dec. 1862	Still in operation.
2,329	Beverley Union Mill Company (Limited).	Working a flour mill and dealing in corn and meal of all kinds.	- ditto	23 Dec.	1,000	- ditto	- ditto	23 Dec.	- ditto.
2,330	Ilfracombe Harbour Company (Limited).	Erecting and maintaining a Pier, Breakwater, and Harbour at Ilfracombe.	- ditto	23 Dec.	50,000	- ditto	- ditto	23 Dec.	- ditto.
2,331	Exmouth Pier Company (Limited).	Erecting and maintaining a Pier at Exmouth.	- ditto	24 Dec.	12,000	- ditto	Memorandum of association.	24 Dec.	- ditto.
2,332	Cardigan Gas and Coke Gas Consumers Company (Limited).	Supplying the town of Cardigan with Gas.	Cardigan	27 Dec.	2,000	- ditto	Registered office	27 Dec.	- ditto.
2,333	Millwall Iron Works and Ship Building Company (Limited).	Building and repairing Ships and mechanical engineering.	84, King William-street, City.	31 Dec.	300,000	- ditto	- ditto	31 Dec.	- ditto.
2,334	London General Advertising Frame Manufacturing Company (Limited).	Frame manufacturing	Not stated	31 Dec.	5,000	- ditto	Articles of association	31 Dec.	- ditto.
2.—IN IRELAND:									
(George Crawford, Esq., Assistant Registrar):									
Formed under the Joint Stock Companies Acts, 1856, 1857:									
108	Monaghan Gas Company (Limited).	The making of Gas and the sale of Gas and the produce thereof.	Gas Works, Monaghan	20 Jan. 1862	3,145	3,145	Summary of capital and shares.	23 July 1862	Still in operation.
109	Religious and General Book Company (Limited).	The sale of Methodist and other publications in Ireland.	72, Grafton-street, Dublin	19 Feb.	2,000	Not stated	Notice of increase of nominal capital.	4 July	- ditto.
110	Ulster Catholic Publishing Company (Limited).	The establishment and publication of a Catholic newspaper; the publication and sale of Catholic books, and general printing.	Not stated	8 April	5,000	- ditto	Articles of association	8 April	- ditto.
111	North Wall Omnibus Company (Limited).	The conveyance of passengers and goods in Omnibuses.	- ditto	16 April	1,000	- ditto	Memorandum of association.	16 April	- ditto.
112	Dublin Exhibition Palace and Winter Garden Company (Limited).	The Exhibition of subjects of Fine Arts, Music, Manufactures, and Scientific Experiments; the delivery of Lectures, and the exhibition of Horticulture.	112, Grafton-street, Dublin.	17 May	50,000	- ditto	Registered office	31 May	- ditto.

113	Carbery's Mining Company (Limited).	The working of Mines in Ireland, the reduction and smelting of Ores, the sale of the produce of same, and the working of Slate Quarries.	Not stated	-	23 May	-	-	Articles of association	-	23 May	-	ditto.
114	Metropolitan Loan Company (Limited).	Discounting Bills and other negotiable Securities, lending Money at interest, investing Money in rent or personal estate, and borrowing Money (business of banking not included).	24, Great Ship-street, Dublin.	-	9 Aug.	-	5,000	Registered office	-	9 Aug.	-	ditto.
115	Loughrea Joint Stock Brewery Company (Limited).	The brewing of Ale, Beer, and Porter, and the vending of same.	Not stated	-	16 Aug.	-	3,000	Articles of association	-	16 Aug.	-	ditto.
116	Roscarbery Baking Company (Limited).	The manufacture of Bread and Bread Stuffs.	Roscarbery, county Cork	-	6 Sept.	-	500	Registered office	-	6 Dec.	-	ditto.
117	Boyle Gas Light and Coke Company (Limited).	The lighting of Boyle with Gas and the manufacture of Coke.	Quay-street, Sligo	-	18 Sept.	-	2,000	- ditto -	-	15 Oct.	-	ditto.
118	Kilrush Packet Company (Limited).	The conveyance of Passengers and Goods in Ships and Boats.	Not stated	-	25 Sept.	-	400	Memorandum of association.	-	25 Sept.	-	ditto.
119	Irish Catholic Publishing Company (Limited).	The purchase of the Morning News, the Evening News, and Weekly News newspapers, and the printing and publishing of said Newspapers, or other Newspapers and other Periodical Literature and Pamphlets.	-	-	27 Oct.	-	10,000	Registered office	-	5 Nov.	-	ditto.
Formed under the Companies Act, 1862:												
120	Tandragee Gas Company (Limited).	The manufacture and sale of Gas in Tandragee and its vicinity.	Mill-street, Tandragee, county Armagh.	-	7 Nov.	-	1,500	- ditto -	-	14 Nov.	-	ditto.
121	Breslin Royal Marine Hotel Company (Limited).	The purchase of the Breslin Marine Hotel, Bray, county Wicklow, and the carrying on therein the Hotel business, the Job, Coach, and Posting business, and the Wine and Spirit business.	Not stated	-	11 Nov.	-	28,000	Articles of association	-	11 Nov.	-	ditto.
122	Larne Markets Company (Limited).	The construction and maintenance of public Markets at Larne.	Dunluce - street, Larne, county Antrim.	-	24 Nov.	-	2,000	Registered office	-	26 Dec.	-	ditto.
123	Irish Serial Publishing Company (Limited).	The issue of serial and other Publications under (if possible) the editorship of Mr. Michael Joseph McCann.	3, Monck-street, Wexford.	-	10 Dec.	-	2,000	- ditto -	-	12 Jan. 1863	-	ditto.
124	Marrington (Canada) Mining Company (Limited).	The purchase of Mines, Royalties, and Lands in Canada East, and the searching for, raising, working, and disposing of all Mines, Minerals, and other products of said lands.	Not stated	-	11 Dec.	-	7,500	Memorandum of association.	-	11 Dec. 1862	-	ditto.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Joint Stock Companies' Acts, 1856, 1857 (19 & 20 Vict. c. 47, and 20 & 21 Vict. c. 14)—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.		Last Return to Registration Office.		Whether still in Operation, or being Wound up.
						£.	s. d.	Title.	Date of Registration.	
3.—IN SCOTLAND:										
Formed under the Joint Stock Companies Acts, 1856, 1857 :										
82	Portobello Town Hall Company (Limited).	The erecting and maintaining a Building to be used as a Public Hall, in the burgh of Portobello.	146, High-street, Portobello.	2 Jan. 1862	£. 3,000	Not stated	-	Registered office	2 Jan. 1862	Still in operation.
83	Rothsay Academy (Limited).	The providing of the Means of a liberal Education on sound and scriptural principles.	13, Castle-street, Rothsay	3 Jan. -	3,000	- ditto	-	- ditto	3 Jan. -	- ditto.
84	Gourock Copper Mining Company (Limited).	Working certain Copper Mines in the parish of Inverkip and county of Renfrew.	Greenock, Scotland	3 Jan. -	6,000	- ditto	-	- ditto	6 Jan. -	- ditto.
85	Aberdeen Association for the Improvement of the Dwellings of the Labouring Classes.	For the building or purchasing of Houses in or near Aberdeen, suitable for Dwellings for the Labouring Classes, to be improved and let, or sold by the Association.	48, School-hill, Aberdeen	22 Jan. -	3,000	- ditto	-	- ditto	22 Jan. -	- ditto.
86	Creetown Mining Company (Limited).	Working certain Copper Mines in the parish of Kirkcubrick and stewartry of Kirkcubright.	97, West George-street, Glasgow.	11 Feb. -	2,000	- ditto	-	- ditto	11 Feb. -	- ditto.
87	Dundee Co-operative Building Company (Limited).	Building and letting Houses, and also buying and selling Houses and Lands and other heritable property.	10, Reform-street, Dundee	11 Feb. -	10,000	- ditto	-	- ditto	11 Feb. -	- ditto.
88	Port Glasgow Co-operative Company (Limited).	The providing Provisions, Fuel, and Clothing for the Working Classes.	Scarlow-street, Port Glasgow.	17 Feb. -	1,000	- ditto	-	- ditto	24 Feb. -	- ditto.
89	Kamesburgh Gas Company (Limited).	The supplying of Gas to the village of Kamesburgh and neighbourhood.	Shop of J. Lamont, Shore-street, Kamesburgh.	17 Feb. -	1,000	- ditto	-	- ditto	17 Feb. -	- ditto.
90	Arbroath Baking Company (Limited).	The manufacture and sale of Bread and Provisions.	Arbroath - - -	11 Mar. -	200	- ditto	-	- ditto	12 Mar. -	- ditto.
91	Metropolitan Building Association (Limited).	The providing small, comfortable Dwellings in the city of Edinburgh, or its immediate vicinity.	13, Queen-street, Edinburgh.	25 Mar. -	1,000	- Nil	-	Summary of capital and shares.	22 Aug. -	- ditto.
92	West Kaime Copper Mining Company (Limited).	Searching for and working Copper and other Metallic Ores at West Kaime, in the parish of Lochwinnoch, in the county of Renfrew, or elsewhere, in Scotland.	Not stated - - -	25 Mar. -	6,000	Not stated	-	Articles of association	25 Mar. -	- ditto.

93	Broxburn Shale Oil Company (Limited).	Manufacturing Paraffin, &c. from Shale or Oil Minerals.	49, West George-street, Glasgow.	27 Mar.	-	20,000	- ditto -	-	Registered office	-	16 April	-	ditto.
94	Forth Steam Fishing Company (Limited).	Fishing by means of Steam vessels, and the purchase and sale of Fish.	No. 60, Queen-street, Edinburgh.	25 April	-	2,000	- ditto -	-	ditto	-	25 April	-	ditto.
95	Auchtermuchty Co-operative Manufacturing Company (Limited).	Manufacturing Linen and other Goods.	Northfield, off High-street, Auchtermuchty.	28 April	-	3,000	- ditto -	-	ditto	-	28 April	-	ditto.
96	Kirkwall Gas Consumers' Company (Limited).	The manufacture and sale of Gas.	3, King-street, Kirkwall	12 May	-	2,000	- ditto -	-	ditto	-	28 July	-	No longer in operation.
97	Hope Silver Lead Mining Company (Limited).	Working certain Silver Lead Mines at Carrickgarvey and Carnalough, in the county of Monaghan, or elsewhere, in Ireland.	37, West Nile-street, Glasgow.	24 May	-	21,000	- ditto -	-	ditto	-	27 May	-	Still in operation.
98	Stonhaven Gas Consumers' Company (Limited).	The manufacture and sale of Gas.	Ann-street, Stonhaven	4 June	-	2,000	- ditto -	-	ditto	-	31 July	-	ditto.
99	Workman's Houses Improvement Company (Limited).	The erection of comfortable Dwellings for the Labouring Classes in and around the city of Edinburgh.	36, Hanover-street, Edinburgh.	13 June	-	20,000	- ditto -	-	ditto	-	13 June	-	ditto.
100	Lisbon Royal Steam Navigation Company (Limited).	To supply Tug Steamers for the purpose of towing Vessels and carrying Passengers and Goods on the Tagus or other Rivers, Estuaries or Seas on the Coast of Portugal.	27, Union-street, Glasgow	25 June	-	20,000	- ditto -	-	ditto	-	19 Nov.	-	ditto.
101	Artilligan Zinc and Lead Mining Company (Limited).	Acquiring and working certain Mines, for Zinc, Lead, Copper, &c.	57, West George-street, Glasgow.	15 July	-	5,000	- ditto -	-	ditto	-	15 Nov.	-	ditto.
102	Clarendon Cotton Company (Limited).	The cultivation of Cotton in Jamaica.	64, Buchanan-street, Glasgow.	22 Sept.	-	50,000	- ditto -	-	ditto	-	1 Oct.	-	ditto.
103	Millport Pier and Harbour Company (Limited).	Enlarging and extending Millport Pier and Harbour.	Millport, Island of Cumbræ, county of Bute.	9 Oct.	-	2,300	2,170	-	ditto	-	9 Oct.†	-	ditto.
104	Stow Gas Light Company (Limited).	The sale and manufacture of Gas in the village of Stow and places adjacent, and the purchasing and providing of Gas Meters.	Stow - - -	31 Oct.	-	1,000	Not stated	-	ditto	-	31 Oct.	-	ditto.
105	Coolartra and Bond Silver Lead Mining Company (Limited).	Working certain Silver Lead Mines in the county of Monaghan, in Ireland.	27, Hope-street, Glasgow	29 Nov.	-	16,000	- ditto -	-	ditto	-	29 Nov.	-	ditto.
106	Blantyre Gas Company (Limited).	The supplying and lighting of the village of Iligh Blantyre and places adjacent thereto.	Blantyre - - -	11 Dec.	-	1,500	- ditto -	-	ditto	-	31 Dec.	-	ditto.

Formed under the Companies Act, 1862 :

II.—JOINT STOCK BANKS (LIMITED).

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND:									
Formed under the Act 21 & 22 Vict. c. 91 :									
10	Alliance Bank of London and Liverpool (Limited).	Banking	5, Lothbury, City -	6 Feb. 1862	2,000,000	Not stated	Change in registered office.	29 May 1862	Still in operation.
11	Public Bank of Liverpool (Limited).	Banking	Not stated	13 Mar.	1,000	- ditto -	Memorandum of association.	13 Mar.	- ditto.
12	London and Colonial Bank (Limited).	Banking in India and the Colonies of Great Britain.	83, Lombard-street, E. C.	17 Mar.	500,000	- ditto -	Special resolutions altering articles.	25 Oct.	- ditto.
13	Imperial Bank (Limited)	Banking	6, Lothbury, E. C.	3 April	3,000,000	- ditto -	Change in registered office.	3 May	- ditto.
14	London and Lancashire Bank (Limited).	Banking	Not stated	8 April	1,000	- ditto -	Articles of association -	8 April	- ditto.
15	Northern Counties Bank (Limited).	Banking	4, York-street, Manchester.	9 April	2,000,000	- ditto -	Special resolution to wind-up voluntarily.	29 Oct.	Dissolved.
16	Law Bank (Limited)	Banking	Not stated	8 May	1,000	- ditto -	Articles of association	8 May	Still in operation.
17	London and Southwark Bank (Limited).	Banking	- ditto -	12 May	1,000,000	- ditto -	- ditto -	12 May	- ditto.
18	London and Brazilian Bank (Limited).	Carrying on the Business of a Bank of Issue and of Deposit in the Brazilian Empire.	2, Old Broad-street, City	17 May	1,000,000	- ditto -	Change in registered office.	15 Aug.	- ditto.
19	Union Bank of Ireland (Limited).	Banking in Ireland, with a Head Banking Office in London.	52, Moorgate-street, E. C.	20 May	1,000,000	- ditto -	- ditto -	6 June	- ditto.
20	Bank of Queensland (Limited).	Banking	26, Old Broad-street, E. C.	2 June	1,000,000	- ditto -	- ditto -	15 Oct.	- ditto.
21	London and Yorkshire Bank (Limited).	Banking	Not stated	3 June	1,000	- ditto -	Articles of association	3 June	- ditto.
22	London and Middlesex Bank (Limited).	Banking	69, Cornhill	8 July	1,000,000	- ditto -	Registered office	8 July	- ditto.
23	Manchester and County Bank (Limited).	Banking	4, York-street, Manchester.	9 July	3,500,000	- ditto -	Increase in capital	21 Oct.	- ditto.
24	Bank of Hindustan, China, and Japan (Limited).	Banking	16, Cornhill, London, E. C.	12 July	1,000,000	- ditto -	Change in registered office.	15 Aug.	- ditto.
25	Anglo-French Bank (Limited).	The carrying on of Banking, Exchange, and Discount operations between France and England and other countries.	Weaver's-hall, 22, Basinghall-street, E. C.	18 July	250,000	- ditto -	Registered office	22 July	- ditto.
26	Lombard Bank (Limited)	Banking	Not stated	13 Sept.	5,000	- ditto -	Memorandum of association.	13 Sept.	- ditto.
27	Canadian Bank of England, Nova Scotia, and New Brunswick (Limited).	Banking in British America, with a Head Office in London.	Pancras Chambers, Bucklersbury.	22 Sept.	1,000,000	- ditto -	Notice stating that Company has been abandoned.	2 Dec.	No longer in operation.
28	Bradford District Bank (Limited).	Banking	23, Market-street, Bradford.	24 Sept.	650,000	101,920	Summary of capital and shares.	8 Nov.	Still in operation.
29	London, Buenos Ayres, and River Plate Bank (Limited).	Banking at Buenos Ayres, Monte Video, &c., with a Head Office in London.	40, Moorgate-street, London.	27 Sept.	500,000	Not stated	Registered office	27 Sept.	- ditto.

29	Standard Bank of British South Africa (Limited).	Carrying on the Business of Banking in London and South Africa.	27, Moorgate-street, City	15 Oct.	-	1,000,000	- ditto -	-	Registered office	-	15 Oct.	-	ditto.
31	Bank of Wales (Limited) -	Transacting every kind of Banking Business.	Not stated	23 Oct.	-	1,000	- ditto -	-	Articles of association -	-	23 Oct.	-	ditto.
32	Union Bank of England and France (Limited).	Transacting every kind of Banking Business.	15, Tokenhouse-yard, City	29 Oct.	-	1,000,000	- ditto -	-	Registered office	-	30 Oct.	-	ditto.
33	London and South Western Bank (Limited).	Transacting every kind of Banking Business.	Not stated	1 Nov.	-	500,000	- ditto -	-	Special resolution altering articles.	-	26 Dec.	-	ditto.
Formed under the Companies Act, 1862 :													
34	London and Northern Bank (Limited).	Banking in all its branches -	- ditto	22 Nov.	-	1,000,000	- ditto -	-	Resolutions adopting special articles.	-	23 Dec.	-	ditto.
35	Adelphi Bank (Limited) -	Banking in all its branches -	- ditto	1 Dec.	-	1,000,000	- ditto -	-	Articles of association -	-	1 Dec.	-	ditto.
36	Bank of Canada, Nova Scotia, and New Brunswick (Limited).	Banking in London, with branches in Nova Scotia and elsewhere.	Royal Exchange Avenue, 3, Threadneedle-street, E. C.	2 Dec.	-	1,000	- ditto -	-	Registered office	-	2 Dec.	-	ditto.
37	Scinde, Punjab, and Delhi Bank Corporation (Limited).	Banking in Scinde, the Punjab, the Delhi Territory, and other places in India.	248, Gresham House, Old Broad-street.	4 Dec.	-	1,000,000	- ditto -	-	- ditto -	-	4 Dec.	-	ditto.
38	London and North Western Bank (Limited).	Banking -	Not stated	10 Dec.	-	2,000,000	- ditto -	-	Articles of association -	-	10 Dec.	-	ditto.
39	London and Manchester Bank (Limited).	Banking Business generally -	95, Gracechurch-street, E. C.	16 Dec.	-	1,000	- ditto -	-	Registered office	-	16 Dec.	-	ditto.
40	Great Northern and Western Bank (Limited).	Banking Business generally -	Not stated	18 Dec.	-	5,000,000	- ditto -	-	Memorandum of association.	-	18 Dec.	-	ditto.
41	Great Northern Bank (Limited).	Banking generally -	- ditto	22 Dec.	-	2,000	- ditto -	-	- ditto -	-	22 Dec.	-	ditto.
42	European Bank (Limited)	Banking generally -	- ditto	23 Dec.	-	2,000	- ditto -	-	Memorandum of association.	-	23 Dec.	-	ditto.
43	Anglo-Portuguese Bank (Limited)	Banking generally -	27, Cornhill, City	26 Dec.	-	1,000,000	- ditto -	-	Registered office	-	26 Dec.	-	ditto.
44	Exchange Banking Company of England and America (Limited).	Banking in America, with a principal Office in London.	Not stated	27 Dec.	-	1,000	- ditto -	-	Memorandum of association.	-	27 Dec.	-	ditto.
45	Leeds and County Bank (Limited).	Banking Business generally -	5, Park-road, Leeds	29 Dec.	-	1,000,000	- ditto -	-	Registered office	-	31 Dec.	-	ditto.
46	Central London Bank Company (Limited).	Banking Business generally -	Not stated	31 Dec.	-	2,000	- ditto -	-	Articles of association -	-	31 Dec.	-	ditto.

II.—IN IRELAND AND SCOTLAND

None.

The following COMPANIES included in the previous Returns as Companies then in Operation, or not known not to be in Operation, have been dissolved, or have ceased to carry on Business, or have been ascertained since the Date of that Return to be no longer in Operation.

No.	No. in previous Return.	NAME OF COMPANY.
1.—IN ENGLAND:		
1	4	British Hong Kong and North and South Wales Tea Company (Limited).
2	79	National Guaranteed Manure Company (Limited).
3	100	Plymouth Sea Bath Company (Limited).
4	155	Mold Lead Mining Company (Limited).
5	177	City of London Commercial, Stationery, Printing, and Book-binding Company (Limited).
6	197	Llandudno Public Baths Company (Limited).
7	258	Smittergill Head Lead Mining Company (Limited).
8	323	Honduras Inter-Oceanic Railway Company (Limited).
9	434	Great Caradon and Slade Mining Company (Limited).
10	489	Krautschied Mining Company (Limited).
11	517	Great Wheal Martha Mining Company (Limited).
12	621	Ribden Mining Company (Limited).
13	695	Llywernog United Mining Company (Limited).
14	749	Peninsular and North African Steam Navigation Company (Limited).
15	825	Brymbo Lead and Spelter Company (Limited).
16	829	Cumberland Black Lead Mine Company (Limited).
17	847	Great Yarmouth Mariners' and Tradesmen's Coal Company (Limited).
18	851	Asphaltum Company (Limited).
19	893	Castle Mill Company, Shrewsbury (Limited).
20	927	South Devon Iron and General Mining Company (Limited).
21	1,009	Bradford, Clayton, and Droylsden Omnibus Company (Limited).
22	1,055	Perseverance Glass Company (Limited).
23	1,112	Watermouth Great Silver Lead Mining Company (Limited).
24	1,121	Sandford Estate Pottery Clay Company (Limited).
25	1,132	National Provincial Discount Company (Limited).
26	1,236	Patent Bituminized Water, Gas, and Drainage Pipe Company (Limited).
27	1,297	London and Provincial Discount Company (Limited).
28	1,302	Droylsden Cotton Mill Company (Limited).
29	1,315	Palladium Annuity and Advance Company (Limited).
30	1,367	Wheal Bella Mining Company (Limited).
31	1,371	Moseley Green Coal and Coke Company (Limited).
32	1,379	Pencraig United Lead Mining Company (Limited).
33	1,394	Mydrim Mining Company (Limited).
34	1,471	Skegby Colliery Company (Limited).
35	1,472	Tregurtha Downs Mining Company (Limited).
36	1,545	Pentreguinea (Couillard's Patent) Fuel Company (Limited).
37	1,548	Nonpareil Oil Company (Limited).
38	1,571	Lanharry Hematite Iron Ore Company (Limited).
39	1,599	Patent Screw Boot and Shoe Company (Limited).
40	1,685	Glossop Co-operative Cotton Manufacturing Company (Limited).
41	1,726	West Hartlepool Friendly Societies Hall Company (Limited).
42	1,740	Minima Organ Company (Limited).
43	1,744	Victoria Sewing Machine Company (Limited).
44	1,752	Clara United Company (Limited).
45	1,756	Partridge's Patent Axle Company (Limited).
46	1,835	Ely Valley Colliery Company (Limited).
47	1,839	Rockall Fishing, Fish Oil, and Fish Manure Company (Limited).
48	1,841	West Silver Bank Mining Company (Limited).
49	1,849	Strand Family and Commercial Hotel Company (Limited).
50	1,899	Abernaut Silver Lead Mining Company (Limited).
51	1,900	London and South of Ireland Direct Telegraph Company (Limited).
BANKING COMPANY:		
1	5	Adelphi Banking Company (Limited).
2.—IN IRELAND:		
1	69	Belfast Turkish Bath Company (Limited).
2	32	Ulster Printing Company (Limited).
3.—IN SCOTLAND:		
1	8	Glasgow and North of Europe Steam Navigation Company (Limited).
2	10	Cook's Patent Composition Company (Limited).
3	14	Clyde Pottery Company (Limited).
4	24	Dundee Corn Mill and Flour Company (Limited).
5	28	Garpel Hematite Company (Limited).
6	29	Scotland Gas Consumers' Company (Limited).
7	43	Caithness Steam Shipping Company (Limited).
8	45	Springvale Patent Machine File Works Company (Limited).
9	—	Campbeltown and Glasgow Screw Steam Shipping Company (Limited).
10	75	Perth Gas Consumers' Company (Limited).

JOINT STOCK COMPANIES (LIMITED).

RETURN of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed since the passing of the Act 18 & 19 Vict. c. 133; stating also the Nominal Capital, the Capital paid up, Date and Nature of the last Return to the Registration Office, &c.:—And, like Return of JOINT STOCK BANKS (LIMITED), formed since the passing of the Act 21 & 22 Vict. c. 91 (in continuation of Parliamentary Paper, No. 58, of Session 1862).

(*Mr. Finlay.*)

*Ordered, by The House of Commons, to be Printed,
10 February 1863.*

JOINT STOCK COMPANIES (LIMITED).

RETURN to an Order of the Honourable The House of Commons,
dated 4 June 1863;—for,

RETURN “of all JOINT STOCK COMPANIES (LIMITED) newly Registered, and
of all such Companies Wound up (in continuation of previous Return).”

(*Mr. Hubbard*

Ordered, by The House of Commons, to be Printed,
24 June 1863.

1.—ENGLAND.

RETURN (in continuation of Parliamentary Paper, No. 24, of Session 1863) of all JOINT STOCK COMPANIES (LIMITED) newly Registered, and of all such Companies Wound up.

Note.—The Companies included in this List have not been so long registered that any Return is yet due from them; it cannot, therefore, be stated whether they are in operation or not, except in the case of those of which express information has been received that they are no longer in operation.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND:									
2,335	West Central Horse and Carriage Repository (Limited).	Carrying on the business of a Repository, for the sale of Horses, Cattle, Dogs, Carriages, Harness, and other Property by Auction.	25, Poultry, E. C. -	1 Jan. 1863	£. 50,000	Not stated	Change of registered office.	19 Feb. 1863	
2,336	Writtle Gas Company	Supplying Writtle, in the County of Essex, and the adjacent neighbourhood, with Gas, &c.	Chelmsford, Essex	1 Jan. -	1,000	- ditto -	Registered office	14 Feb. -	
2,337	Blackpool Hotel Company (Limited).	Affording Hotel accommodation at Blackpool.	Not stated	1 Jan. -	30,000	- ditto -	Memorandum of association.	1 Jan. -	
2,338	London and Paris Bank (Limited).	Banking	- ditto -	1 Jan. -	2,000	- ditto -	- ditto -	1 Jan. -	
2,339	Midland Counties Union Bank (Limited).	- ditto -	- ditto -	1 Jan. -	2,000	- ditto -	- ditto -	1 Jan. -	
2,340	Great Western Deep Coal Company (Limited).	Working certain Mines in the Forest of Dean, for Coals and other Minerals.	Abchurch Chambers, E. C.	1 Jan. -	50,000	- ditto -	Registered office	10 Jan. -	
2,341	East and West Dolbebin Slate Quarry Company (Limited).	Working the East and West Dolbebin Slate Quarries at Nantlle, in the County of Carnarvon.	Not stated	3 Jan. -	30,000	- ditto -	Memorandum of association.	3 Jan. -	
2,342	Continental Railway Lubricating Company (Limited).	Purchasing and working certain Patents for Improvements in applying Oil or Lubricating Fluid to Locomotive and other Axletrees.	1, Cannon-row, Westminster, S. W.	5 Jan. -	45,000	- ditto -	Registered office	5 Jan. -	
2,343	English and Irish Bank (Limited).	Banking	82, Old Broad-street, E. C.	5 Jan. -	2,000,000	- ditto -	- ditto -	9 Jan. -	
2,344	Cape of Good Hope Copper Mining Company (Limited).	Copper mining and smelting in the Colony of the Cape of Good Hope.	Not stated	6 Jan. -	2,000	- ditto -	Memorandum of association.	6 Jan. -	
2,345	Blackpool Land Building and Hotel Company (Limited).	Purchasing Lands, Buildings, &c. at Blackpool, and erecting Dwelling-houses and an Hotel thereon, and carrying on the business of Hotel Keepers.	Central Beach, Blackpool	6 Jan. -	50,000	- ditto -	Registered office	4 May -	

2,346	British and Portuguese Cork Company (Limited).	Purchasing and renting Cork Forests in Portugal, and selling the Produce thereof, and generally to carry on the business of Cork Growers, Importers, &c.	12, St. Benet's-place, E.C.	7 Jan.	-	120,000	- ditto -	- ditto -	6 March -
2,347	Cannes Hotel Company (Limited).	Erecting an Hotel at Cannes, and carrying on the business of Hotelkeepers.	18, King's Arms Yard, E.C.	7 Jan.	-	120,000	- ditto -	Change in registered office.	24 Feb. -
2,348	Swansea Public Hall Company (Limited).	Providing a Public Hall, with Refreshment Rooms, &c.	Assembly-rooms, Swansea.	7 Jan.	-	3,000	- ditto -	Registered office	16 Jan. -
2,349	St. Cuthbert Lead Smelting Company (Limited).	Mining and smelting at St. Cuthbert Wells, Somerset.	17, Gresham House, Old Broad-street, E.C.	7 Jan.	-	75,000	- ditto -	- ditto -	9 Jan. -
2,350	London and Midland Counties Banking Company (Limited).	Banking	Not stated	8 Jan.	-	2,000	- ditto -	Memorandum of association.	8 Jan. -
2,351	British and Foreign Marine Insurance Company (Limited).	Marine Insurance of every description.	Manchester-buildings, Tithebarn-street, Liverpool.	8 Jan.	-	1,000,000	- ditto -	Registered office	4 Feb. -
2,352	British and American Exchange Banking Corporation (Limited).	Banking	25, Old Broad-street, London, and 18, Brown's-buildings, Liverpool.	8 Jan.	-	1,000,000	- ditto -	Registered offices	23 May -
2,353	London, Birmingham, and South Staffordshire Bank (Limited).	- ditto	110, Cheapside, E.C.	8 Jan.	-	1,000,000	- ditto -	Change of registered office.	20 Feb. -
2,354	Ramsay Lead Mining and Smelting Company (Limited).	Acquiring and working certain Lead Mines at Ramsay, in the County of Lanark, Canada West.	17, Abchurch-lane, E.C.	8 Jan.	-	100,000	- ditto -	Special resolution for winding up the Company.	19 June -
2,355	Inns of Court Hotel Company (Limited).	Erecting an Hotel in London, and carrying on the business of Hotel-keepers.	63, Lincoln's Inn-fields, W.C.	9 Jan.	-	100,000	- ditto -	Change of registered office.	2 April -
2,356	Continental Bank (Limited).	Banking	Not stated	10 Jan.	-	2,000	- ditto -	Memorandum of association.	10 Jan. -
2,357	Midland Counties Proprietary School Company (Limited).	Furnishing, on moderate terms, a sound and liberal Education, according to the principles held by Evangelical Nonconformists.	15, Claremont-terrace, Waterloo-road, Wolverhampton.	12 Jan.	-	20,000	- ditto -	Registered office	28 Jan. -
2,358	Ironfounders' Patent Carbon Company (Limited).	The manufacturing of Moulders' Blacking, grinding Coal, Coke, and Charcoal, &c.	14, Clarence-street, Manchester.	13 Jan.	-	15,000	- ditto -	- ditto -	13 Jan. -
2,359	Suburban Hotel Company (Limited).	Erecting Hotels in the neighbourhood of London, and carrying on the business of Hotelkeepers.	Not stated	13 Jan.	-	50,000	- ditto -	Articles of association	13 Jan. -
2,360	New Wheel Martha Mining Company (Limited).	Purchasing the Great Wheel Martha Mine, situated in the parish of Stoke Climsland, in the County of Devon, and working the same.	12, Copthall-court, Throgmorton-street, E.C.	14 Jan.	-	10,000	- ditto -	Registered office	14 Jan. -
2,361	City of London and General Fire and Life Assurance Company (Limited).	Insurance of every description	82, Old Broad-street, E.C.	14 Jan.	-	1,000,000	- ditto -	Change in registered office.	25 March -

Dissolved.

RETURN of all Joint Stock Companies (Limited), newly Registered, and of all such Companies Wound up—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
I.—IN ENGLAND—continued.									
2,362	Union Marine Insurance Company (Limited).	Marine Insurance - - -	Liverpool and London Chambers, High-street, Liverpool.	15 Jan. 1863	£. 2,000,000	Not stated	Registered office	28 Jan. 1863	
2,363	South African Copper Mining Company (Limited).	Mining in Southern Africa -	Not stated - - -	16 Jan. -	2,000	- ditto	Memorandum of association.	16 Jan. -	
2,364	Cape Copper Mining Company (Limited).	Purchasing (of Messrs. Phillips, King, & Co.) certain Mines situate in the Colony of the Cape of Good Hope, and working same.	6, Queen-street Place, Upper Thames-street, E. C.	17 Jan. -	150,000	- ditto	Registered office	17 Jan. -	
2,365	Midland Banking Company (Limited).	Banking - - -	33, New Broad-street, E. C.	17 Jan. -	1,000,000	- ditto	Change of registered office.	7 April -	
2,366	Trimsaran Anthracite Coal and Iron Company (Limited).	Mining at Trimsaran, in the County of Carnarthen.	Carlton-buildings, Cooper-street, Manchester.	17 Jan. -	150,000	- ditto	Registered office	21 Jan. -	
2,367	Oil Wells Company of Canada (Limited).	Acquiring Land in Canada, and collecting, purchasing, and trading in Native or Petroleum Oil, &c.	13, Poultry, London, E. C.	19 Jan. -	75,000	- ditto	- ditto	19 Jan. -	
2,368	General Textile Fibre Company (Limited).	The attainment of, and improvements in, preparing Fibrous Materials used in Spinning Threads.	Not stated - - -	19 Jan. -	800	- ditto	Memorandum of association.	19 Jan. -	
2,369	Billingsgate Fishing Company (Limited).	The prosecution of Sea, River, and Lake Fishing of every kind.	- ditto - - -	20 Jan. -	50,000	- ditto	Articles of association	20 Jan. -	
2,370	Patent Water Purifying Powder Company (Limited).	Manufacturing a chemical compound for softening Water.	12, Bucklersbury, E. C. -	20 Jan. -	30,000	- ditto	Registered office	18 Mar. -	
2,371	Trubb Smithy Cotton Spinning and Manufacturing Company (Limited).	Spinning and manufacturing Cotton and other materials; to purchase and carry on the Business of Luke Isherwood & Co., Cotton Spinners, &c., at Trubb Smithy, near Manchester.	Trubb Smithy, Blue Pits, near Manchester.	20 Jan. -	10,000	- ditto	- ditto	20 Jan. -	
2,372	Bank of Westminster (Limited).	Banking - - -	Not stated - - -	21 Jan. -	1,000,000	- ditto	Memorandum of association.	21 Jan. -	
2,373	Empire Marine Insurance Company (Limited).	Marine Insurance - - -	The Liverpool and London Chambers, High-street, Liverpool.	21 Jan. -	1,000,000	- ditto	Registered office	21 April -	
2,374	Llangefni Gas and Coke Company.	Manufacturing Gas and Coke at Llangefni, in the County of Anglesea.	Church-street, Llangefni	21 Jan. -	1,500	- ditto	- ditto	21 Jan. -	
2,375	Garth Llwynog Slate Company (Limited).	Mining for Slate, &c., in the parish of Landfrothen, at the Garth Llwynog Slate Quarry.	42, Lombard-street, E. C.	21 Jan. -	30,000	- ditto	- ditto	21 Jan. -	

2,376	Fron Lead Mining Company (Limited).	Purchasing and working the Fron Lead Mine, situate in the parish of Holywell, in the County of Flint.	Aldine Chambers, 61, Princes - street, Manchester.	21 Jan.	-	2,000	-	ditto	-	ditto	-	26 Jan.
2,377	Export and Import Company (Limited).	Carrying on such mercantile transactions as are usually conducted by Merchants, Commission Agents, and Ship and Insurance Brokers.	Not stated	21 Jan.	-	20,000	-	ditto	-	Articles of association	-	21 Jan.
2,378	Northern Mercantile Association (Limited).	Carrying on such mercantile transactions as are usually conducted by Merchants, Commission Agents, and Ship and Insurance Brokers.	Exchange - buildings, Quayside, Newcastle-on-Tyne.	22 Jan.	-	10,000	-	ditto	-	Registered office	-	11 Feb.
2,379	Bridlington Quay Hotel Company (Limited).	Purchasing Land at Bridlington Quay, and erecting an Hotel thereon, and carrying on the usual business of an Hotel and Club.	5, Victoria-street, Westminster.	22 Jan.	-	80,000	-	ditto	-	ditto	-	22 Jan.
2,380	Bradford Livery Stable Company (Limited).	Carrying on the ordinary business of Cab, Omnibus, and Coach Proprietors, and Common Carriers, and Livery Stable Keepers.	18, North-gate, Bradford	22 Jan.	-	2,500	-	ditto	-	Change in registered office.	-	2 June
2,381	Bradford Theatre and Opera Company (Limited).	Erecting a Theatre and Opera House, Shops, &c., and leasing or letting the same.	13, Piece Hall-yard, Bradford.	23 Jan.	-	6,000	-	ditto	-	Registered office	-	23 Jan.
2,382	Lough Neagh Land Drainage Company (Limited).	To purchase, drain, and sell or cultivate the soil and bottom of Lough Neagh, Lough Beg, and the Lower Bann River.	4, Great Queen-street, Westminster.	23 Jan.	-	2,000	-	ditto	-	ditto	-	25 Feb.
2,383	London Mutual Petroleum Light and Lamp Company (Limited).	Dealing in Oils, Candles, Soap, Lamps, and other articles.	5, Friar-street, Doctors' Commons, E. C.	23 Jan.	-	200,000	-	ditto	-	ditto	-	6 Feb.
2,384	Globe Steam Printing Company (Limited).	Carrying on a General Printing business.	Not stated	23 Jan.	-	5,000	-	ditto	-	Articles of association	-	23 Jan.
2,385	Building Material Improvement Company (Limited).	Working patent registered and reserved Improvements and Rights in Building Materials, and especially of Dixon's Patent Dry Lamine.	9, Pall Mall East, S.W.	24 Jan.	-	30,000	-	ditto	-	Registered office	-	9 Feb.
2,386	Union Banking and Investment Company (Limited).	Receiving Deposits at Interest, Discounting Bills, and Lending Money.	14, Exchange-place East, Bolton.	24 Jan.	-	10,000	-	£. 326	-	Summary of capital, &c.	-	3 Mar.
2,387	Manchester Rubber Company (Limited).	The manufacturing India-rubber and Gutta Percha into various Articles.	Victoria Mills, Weaste, near Manchester.	26 Jan.	-	50,000	-	Not stated	-	Registered office	-	18 April
2,388	London, Hull, and Stockholm Steam Shipping Company (Limited).	Steam Navigation between England and Stockholm.	Not stated	26 Jan.	-	50,000	-	ditto	-	Articles of association	-	26 Jan.
2,389	Iron Steam Tug Company (Limited).	The purchase or hire of Steamers, and the employment thereof in towing Ships or other Vessels.	21, Mark-lane, E. C.	26 Jan.	-	15,000	-	ditto	-	Registered office	-	26 Jan.
2,390	Bank of Great Britain (Limited).	Banking	31, Throgmorton - street, E. C.	27 Jan.	-	2,000,000	-	ditto	-	ditto	-	27 Jan.

I.—RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,391	Railway Carriage and Steam Boat (Gas Lighting Company) (Limited).	Supplying Gas to Railway Carriages, Stations, Steam Boats, &c. (under J. Newall's and other Patents).	Broad-street, Bury, Lancashire.	27 Jan. 1863	£. 10,000	Not stated	Registered office	6 Feb. 1863	
2,392	Crays Gas Light and Coke Company (Limited).	Supplying Foot's Cray, St. Mary's Cray, and neighbourhood with Gas.	Crayland - street, Mary Cray, Kent.	28 Jan.	5,000	- ditto -	- ditto -	28 Jan.	
2,393	Farmers' Steam Cultivation Company (Limited).	Farming by the aid of Machinery.	Not stated	29 Jan.	5,000	- ditto -	Letter stating that Company is abandoned.	4 April	No longer in operation.
2,394	Cotton Plantation Company of Natal (Limited).	Cultivating Cotton in the Colony of Natal, and British Possessions adjacent.	9, Gracechurch - street, E. C.	29 Jan.	150,000	- ditto -	Special resolutions, altering articles.	2 April	
2,395	Ruabon Gas Light and Coke Company (Limited).	Supplying Ruabon and its neighbourhood with Gas.	6, High-street, Ruabon, Wales.	29 Jan.	1,500	- ditto -	Registered office	29 Jan.	
2,396	Feltham Consumers' Gas Light and Coke Company (Limited).	Supplying Feltham and neighbourhood with Gas.	Not stated	29 Jan.	1,500	- ditto -	Memorandum of association.	29 Jan.	
2,397	Anglo-Indian Tea Company (Limited).	Cultivating, purchasing, and selling Tea.	15, Clifford's Inn	29 Jan.	10,000	- ditto -	Registered office	2 Feb.	
2,398	Natal Central Railway Company (Limited).	Constructing a Railway from the Town of D'Urban to the Town of Pieter Maritzburg, in the Colony of Natal.	69, Lombard-street, London.	30 Jan.	600,000	- ditto -	- ditto -	2 Feb.	
2,399	Central London Bank (Limited).	Banking	27, James-street, Covent Garden, W. C.	31 Jan.	50,000	- ditto -	Resolution to change name of Company to The General London Bank (Limited).	11 Mar.	
2,400	Wardour (Chilmark) and Tisbury Stone Company (Limited).	Winning, and working Stone and other Minerals at Tisbury, Wiltshire.	3, Adelaide-place, London Bridge.	31 Jan.	10,000	- ditto -	Registered office	6 Feb.	
2,401	Caedryn Slate Quarry Company (Limited).	Working the Caedryn Slate Quarries, Dolgarrog, in the parish of Llanbed-y-Cenin, Carnarvonshire.	Carnarvon, North Wales	31 Jan.	20,000	- ditto -	- ditto -	31 Jan.	
2,402	Solid-drawn Iron and Steel Tube Company (Limited).	Improvements in the manufacture of Cast-steel and other Metal Tubes.	Not stated	2 Feb.	150,000	- ditto -	Articles of association	2 Feb.	
2,403	Continental Bank Corporation (Limited).	Banking	69, Cornhill, E. C.	3 Feb.	1,000,000	- ditto -	Change of registered office.	9 April	
2,404	City of Manchester and North of England Funeral Furnishing Company (Limited).	General Undertakers	15, 17, and 19, Long Millgate, Manchester.	4 Feb.	20,000	- ditto -	Registered office	4 Feb.	
2,405	South Parys Copper Mining Company (Limited).	Acquiring and working certain Mines in the Island of Anglesea.	Not stated	4 Feb.	20,000	- ditto -	Memorandum of association.	4 Feb.	
2,406	Bersham Paper Company (Limited).	The manufacture and sale of Paper and Paper Pulp.	Bersham, near Wrexham	5 Feb.	8,000	- ditto -	Registered office	5 Feb.	

2,407	Syrian Telegraph Company (Limited).	Constructing, working, and maintaining a Telegraph connecting Alexandria, Suez, and Constantinople.	62, Moorgate-street, E. C.	6 Feb.	-	50,000	- ditto -	- ditto -	6 Feb.	-
2,408	Asia Minor Company (Limited).	Purchase, sale, and growth of Cotton and other Products.	Hartford Chambers, St. Anne's-square, Manchester.	7 Feb.	-	50,000	- ditto -	Change in registered office.	15 April	-
2,409	Guardian Plate Glass Insurance Company (Limited).	Insuring every kind of Plate and other Glass against accidental or malicious breakage.	Not stated	7 Feb.	-	20,000	- ditto -	Articles of association -	7 Feb.	-
2,410	Kineton Gas Light, Coal, and Coke Company (Limited).	Supplying the Town and Neighbourhood of Kineton, in the County of Warwick, with Gas.	- ditto -	10 Feb.	-	1,500	- ditto -	Memorandum of association.	10 Feb.	-
2,411	Allison Marine Insurance Company (Limited).	Marine Insurance	Exchange - court, Exchange-street, East, Liverpool.	10 Feb.	-	1,000,000	- ditto -	Registered office	20 Feb.	-
2,412	King's Langley Gas Light and Coke Company (Limited).	The manufacture and sale of Gas.	House of S. Linsmore, King's Langley, Suffolk.	10 Feb.	-	1,000	- ditto -	- ditto -	18 Feb.	-
2,413	Steam Salt Company (Limited).	Manufacture and sale of Salt, at Wharton, in the County of Chester.	Church-street, Over, near Winsford, Cheshire, and 31, Nicholas-lane, E. C.	12 Feb.	-	50,000	- ditto -	- ditto -	12 Feb.	-
2,414	Beeston Manor Mill Company (Limited).	Corn Milling in all its branches	Town's School, Beeston, near Leeds.	12 Feb.	-	2,000	- ditto -	- ditto -	23 Mar.	-
2,415	Hale's Patent Rotary Rocket and Shell Company (Limited).	Purchasing and carrying out Hale's Patents for improvements in impelling Shells or Shot.	6, John-street, Adelphi -	12 Feb.	-	100,000	- ditto -	- ditto -	12 Feb.	-
2,416	Ceylon Gas and Water Company (Limited).	Supplying Colombo and other places in Ceylon with Gas and Water.	76, King William-street, E. C.	12 Feb.	-	100,000	- ditto -	- ditto -	9 May	-
2,417	London Indurated Stone Company (Limited).	Indurating Stone by Hutchinson's Patent Process, and buying and selling Stone, and manufacturing Stone Ware and Materials of all kinds.	Not stated	14 Feb.	-	5,000	- ditto -	Memorandum of association.	14 Feb.	-
2,418	Photogenic Gas Company (Limited).	Working certain Patents for an Improved Cold Vapour Generator, which may also be used in the Carburation of Illuminating Gas.	- ditto -	14 Feb.	-	200,000	- ditto -	Articles of association -	14 Feb.	-
2,419	London, Manchester, and Glasgow Bank (Limited).	Banking	- ditto -	16 Feb.	-	1,500,000	- ditto -	- ditto -	16 Feb.	-
2,420	St. James' Hotel Company (Limited).	Carrying on the Business of Hotel-keepers and Wine and Spirit Merchants.	77, Piccadilly	16 Feb.	-	50,000	- ditto -	Registered office	30 Mar.	-
2,421	Bristol Channel Steam Towing Company (Limited).	Towing Vessels and conveying Passengers in the Bristol Channel and River Severn.	47, Stuart-street, Cardiff	18 Feb.	-	4,000	- ditto -	- ditto -	18 Feb.	-
2,422	Condensed Peat Company (Limited).	Manufacturing and selling Condensed Peat and Charcoal.	12, Pancras-lane, Buckersbury.	18 Feb.	-	100,000	- ditto -	- ditto -	18 Feb.	-
2,423	London, Southwark, and Westminster Bank (Limited).	Banking	Not stated	18 Feb.	-	1,000	- ditto -	Memorandum of association.	18 Feb.	-

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up—continued.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,424	Hafod Hotel Company (Limited).	To provide Hotels, and to carry on the business of Hotel Keepers, at various places in Cardiganshire.	32, Moorgate-street, E. C.	19 Feb. 1863	£. 30,000	Not stated	Registered office	19 Feb. 1863	
2,425	Mercantile and Exchange Bank (Limited).	Banking	17, Brown's-buildings, Exchange, Liverpool.	19 Feb.	1,000,000	ditto	Change of registered office.	23 Feb.	
2,426	United Kingdom Railway Rolling Stock Company (Limited).	The purchase of Railway Rolling Stock, and the leasing or reselling the same.	3, Winchester-buildings, E. C.	20 Feb.	100,000	ditto	Registered office	23 Feb.	
2,427	Royal Bellevue Hotel Company of Aberystwith (Limited).	Carrying on the business of Hotelkeepers at Aberystwith.	2, Winchester-buildings, Great Winchester-street, E. C.	20 Feb.	30,000	ditto	ditto	26 Feb.	
2,428	City Discount Company (Limited).	The carrying on the business of a Discount, Advance, and Investment Company, in all its several branches and departments.	Not stated	20 Feb.	2,000	ditto	Memorandum of association.	20 Feb.	
2,429	Attleburgh Corn Hall and Reading Room Company (Limited).	The erection of a Corn Hall, Reading Room, and other Rooms at Attleburgh, in the County of Norfolk.	ditto	21 Feb.	1,000	ditto	ditto	21 Feb.	
2,430	Butler-green Cotton Spinning Company (Limited).	Spinning and Manufacturing Cotton and other Fibrous Substances.	Butler-green, Chadderton, near Manchester.	21 Feb.	20,000	ditto	Registered office	21 Feb.	
2,431	London and Hamburgh Exchange Bank (Limited).	Banking	Not stated	21 Feb.	5,000	ditto	Articles of association	21 Feb.	
2,432	Joint Stock Discount Company (Limited).	Carrying on the business of Bill Brokers and Scriveners.	5, 6, & 7, Nicholas-lane, E. C.	21 Feb.	1,000,000	ditto	Registered office	27 Feb.	
2,433	National Bank of Liverpool (Limited).	Banking	1, Exchange-buildings, Liverpool.	23 Feb.	1,000,000	ditto	Change in registered office.	21 April	
2,434	Patent Electric Signal Company (Limited).	Working certain Patents for operating upon Railway Signals by Electricity.	2, Dean's-yard, Westminster.	23 Feb.	6,000	ditto	Registered office	23 Feb.	
2,435	Temperance Hotel Company (Limited).	Carrying on the business of Hotelkeepers, on Temperance Principles, at Manchester and elsewhere.	52, Princess-street, Manchester.	24 Feb.	25,000	ditto	ditto	25 Feb.	
2,436	Norfolk Farmers' and General Assurance and Investment Company (Limited).	Insuring Cattle against all risks.	St. Giles'-street, Norwich	24 Feb.	50,000	ditto	ditto	24 Feb.	
2,437	St. John's Chapel Gas Company (Limited).	Supplying St. John's Chapel and neighbourhood, in the County of Durham, with Gas.	St. John's Chapel, Stanhope, Weardale, Durham.	24 Feb.	6,000	ditto	ditto	24 Feb.	
2,438	Dolgelley Gold and Copper Mining Company (Limited).	The getting, raising, making marketable, and selling Metallic Ores, Minerals, and Metals.	Not stated	24 Feb.	30,000	ditto	Memorandum of association.	24 Feb.	

2,439	Victoria Hotel Company of Pau (Limited).	Hotel Keeping at Pau, Department of the Basses Pyrénées.	- ditto	-	26 Feb.	-	140,000	-	ditto	-	Articles of association	6 Feb.
2,440	Brakenhead Land and Investment Association (Limited).	Advancing Money upon Mortgage of Land, Buildings, and Personal Property, buying and selling Buildings, &c.	26, Conway-street, Birkbehead.	-	26 Feb.	-	10,000	-	ditto	-	Registered office	9 Mar.
2,441	London Joint Stock Loan, Discount, and Investment Company (Limited).	Opening and conducting of a General Loan, Discount, and Investment Company, in all its branches.	Not stated	-	26 Feb.	-	10,000	-	ditto	-	Articles of association	26 Feb.
2,442	River Plate Land and Farming Company (Limited).	Carrying on the business of Sheep and Cattle Farmers in one or more of the Provinces of the Argentine Confederation, or the Republic of Uruguay.	52, South Castle-street, Liverpool.	-	26 Feb.	-	40,000	-	ditto	-	Registered office	27 Feb.
2,443	Cape Race Electric Telegraph and Light Ship Company (Limited).	Using Vessels for establishing communication, by signals of any kind, with Ships at Sea and the Shore, at or near Cape Race, in the Island of Newfoundland.	Not stated	-	26 Feb.	-	5,000	-	ditto	-	Memorandum of association.	26 Feb.
2,444	Albemarle Club Company (Limited).	Carrying on the business of a Club.	22, Albemarle - street, Piccadilly.	-	27 Feb.	-	2,000	-	ditto	-	Registered office	27 Feb.
2,445	British Honduras Cotton Company (Limited).	The purchasing, holding, renting, selling, exchanging, and cultivating Lands in the Colony of British Honduras, and the selling and exporting of the Produce thereof.	1, Great Winchester - street, E. C.	-	27 Feb.	-	200,000	-	ditto	-	ditto	27 Feb.
2,446	St. Maurice Mining Company (Limited).	Working the Copper, Lead, Silver, and other Mines of St. Maurice, situate in the Department of the Hautes Alpes, in the Empire of France.	Not stated	-	27 Feb.	-	100,000	-	ditto	-	Articles of association	27 Feb.
2,447	Batley Public Bath Company (Limited).	Erecting Baths at Batley, in the County of York.	Queen - street, Batley, Yorkshire.	-	27 Feb.	-	2,000	-	ditto	-	Registered office	27 Feb.
2,448	Cader Idris Gold and General Mining Company (Limited).	Mining and Smelting	26, Lombard-street, E. C.	-	28 Feb.	-	2,000	-	ditto	-	ditto	23 Mar.
2,449	Intercolonial Bank of Australia and New Zealand (Limited).	Banking in Australia, New Zealand, and the Colonies.	Not stated	-	2 Mar.	-	1,500,000	-	ditto	-	Articles of association	2 Mar.
2,450	Hendy Mining Company (Limited).	Purchasing and working the Hendy Mine, Glamorganshire.	23, Cornhill, E. C.	-	3 Mar.	-	25,000	-	ditto	-	Registered office	3 Mar.
2,451	Majorca Land Company (Limited).	To purchase and carry into operation a Concession, from the Queen of Spain, for the Drainage, &c., of certain Marshes in the Island of Majorca.	9, Broad Sanctuary, Westminster.	-	3 Mar.	-	60,000	-	ditto	-	ditto	4 Mar.
2,452	Bank of Gibraltar and Malta (Limited).	Banking in London, Gibraltar, and Malta.	95, Gracechurch - street, E. C.	-	4 Mar.	-	250,000	-	ditto	-	ditto	13 May

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Woundup—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,453	Norwich Flour Mills Company (Limited).	Carrying on the Business of Millers, and purchasing or taking on Lease certain Corn Mills in the County of Norfolk.	Steam Mills, St. Swithin, Norwich.	4 Mar. 1883	£. 50,000	Not stated	Registered office	- 4 Mar. 1883	
2,454	Liverpool Land Company (Limited).	Dealing in Land, and making Improvements in same.	18, Dale-street, Liverpool	4 Mar.	50,000	- ditto -	- ditto -	- 6 Mar.	
2,455	Whitehaven Cab and General Posting Company (Limited).	Carrying on an ordinary General Posting Establishment and Livery Stables.	2, Duke-street, Whitehaven.	5 Mar.	4,000	- ditto -	- ditto -	- 5 Mar.	
2,456	Crystal Palace District and Croydon Laundry Company (Limited).	To erect Laundries, and carry on a Washing Establishment.	Not stated	5 Mar.	6,000	- ditto -	Articles of association -	- 5 Mar.	
2,457	Patent Mélange Company (Limited).	Printing and Dyeing Wool, &c.	- ditto	6 Mar.	11,000	- ditto -	- ditto -	- 6 Mar.	
2,458	United Kingdom Bank Corporation (Limited).	Banking	- ditto	9 Mar.	2,000	- ditto -	Memorandum of association.	- 9 Mar.	
2,459	Brighton Public Bath Association (Limited).	Carrying on a Public Bath Establishment at Brighton.	118, Queen's-road, Brighton.	9 Mar.	3,000	- ditto -	Registered office	- 18 Mar.	
2,460	Southerndown Land and Building Company (Limited).	Purchasing Land for Building Purposes at Southerndown, near Bridgend, in the County of Glamorgan.	4, Church-street, Cardiff	9 Mar.	4,000	- ditto -	- ditto -	- 9 Mar.	
2,461	Sanatorium Association (Limited).	Establishing and conducting a Lunatic Asylum.	28, Regent-street, Waterloo-place, S.W.	9 Mar.	80,000	- ditto -	- ditto -	- 9 Mar.	
2,462	East London and Surrey Steam Ferry Company (Limited).	Carrying on a Steam Ferry across the Thames, below London Bridge.	34, Broad-street Buildings, E. C.	11 Mar.	50,000	- ditto -	- ditto -	- 11 Mar.	
2,463	Army and Navy Bank (Limited).	Banking	Not stated	11 Mar.	1,000	- ditto -	Memorandum of association.	- 11 Mar.	
2,464	Birkenhead Theatre Company (Limited).	Purchasing Land, and erecting a Theatre thereon.	11, Duncan-street, Birkenhead.	11 Mar.	10,000	- ditto -	Registered office	- 11 Mar.	
2,465	Mutual Tontine Westminster Chambers Association (Limited).	Renting or purchasing Land at Westminster, erecting thereon Buildings, suitable for Office or Residential Chambers.	39, King-street, Cheapside, E. C.	11 Mar.	200,000	- ditto -	- ditto -	- 19 May	
2,466	Aberystwith Promenade Pier Company (Limited).	Erecting a Promenade and Landing Pier at Cardigan Bay, Aberystwith.	4, Victoria-street, Westminster.	12 Mar.	10,000	- ditto -	Notice of increase in capital.	- 8 May	
2,467	London and North Western Bank (Limited).	Banking	Not stated	12 Mar.	2,000	- ditto -	Articles of association -	- 12 Mar.	
2,468	Wesleyan Methodist Newspaper Company (Limited).	Publication of Newspapers	161, Fleet-street, E. C.	13 Mar.	2,500	- ditto -	Registered office	- 16 Mar.	
2,469	Portman Loan and Discount Company (Limited).	Lending Money and discounting Bills.	Portman Arms, Great Quebec-street, Marylebone-road,	14 Mar.	5,000	- ditto -	- ditto -	- 14 Mar.	

2,470	Heracles Fire and Life Insurance Company (Limited).	Insuring against loss from Fire, and the granting Assurances on Lives.	94, Cannon-street, E.C.	14 Mar.	-	-	-	ditto	-	-	ditto	-	14 Mar.
2,471	British Seaweed Company (Limited).	Working a Patented Invention for obtaining Products from Seaweeds.	63, Lincoln's-Inn Fields, W.C.	17 Mar.	-	-	-	ditto	-	-	ditto	-	17 Mar.
2,472	Lancashire and Queensland Co-operative Emigration Society (Limited).	Raising Funds to enable Persons to emigrate to Queensland.	Not stated	20 Mar.	-	-	-	ditto	-	-	Articles of association	-	20 Mar.
2,473	Patent Ventilating Granary Company (Limited).	Purchasing and working certain Patents for Improvements in Granary Building.	62, King William-street, E.C.	20 Mar.	-	-	-	ditto	-	-	Registered office	-	20 Mar.
2,474	Consolidated London and North Country Bank (Limited).	Banking	Not stated	21 Mar.	-	-	-	ditto	-	-	Articles of association	-	21 Mar.
2,475	Littlewood Brick and Tile Company (Limited).	Manufacturing Bricks and Tiles.	Littlewood, John's Wal-ton, Lancaster.	21 Mar.	-	-	-	ditto	-	-	Registered office	-	30 Mar.
2,476	Alamillos Company (Limited).	Purchasing and working Lead Mines in Spain.	Not stated	21 Mar.	-	-	-	ditto	-	-	Articles of association	-	21 Mar.
2,477	St. Ives Corn Exchange and Public Hall Company (Limited).	Erecting and maintaining a Corn Exchange, &c., at St. Ives, in the County of Huntingdon.	House of Mr. J. G. Hankin, Pavement, near the Market Hill, St. Ives, Huntingdon.	23 Mar.	-	-	-	ditto	-	-	Registered office	-	31 Mar.
2,478	Union Bank of England and Russia (Limited).	Banking	Not stated	24 Mar.	-	-	-	ditto	-	-	Memorandum of association.	-	24 Mar.
2,479	Consolidated Bank (Limited).	Banking	ditto	24 Mar.	-	-	-	ditto	-	-	Resolution dissolving Company.	-	9 May
2,480	Kinsale Hotel and Bath Company (Limited).	Purchasing, or erecting and maintaining, an Hotel and Baths at Kinsale.	17, Gracechurch - street, E.C.	26 Mar.	-	-	-	ditto	-	-	Registered office	-	26 Mar.
2,481	Gronant Mining Company (Limited).	Working, raising, and selling of Lead Ores in and upon certain Lands at Llanasa, in the County of Flint, called the Gronant or Talacre Mines.	Gronant, Llanasa, Flintshire.	26 Mar.	-	-	-	ditto	-	-	ditto	-	26 Mar.
2,482	Westminster and Southwark Bank (Limited).	Banking	Not stated	26 Mar.	-	-	-	ditto	-	-	Memorandum of association.	-	26 Mar.
2,483	Finchley Gas Company (Limited).	Supplying the neighbourhood of Finchley with Gas, &c.	8, Furnivall's-Inn	27 Mar.	-	-	-	ditto	-	-	Registered office	-	27 Mar.
2,484	Eastbourne Hotel Company (Limited).	Purchasing, or erecting and maintaining, an Hotel at Eastbourne.	31, Lincoln's-Inn Fields, W.C.	27 Mar.	-	-	-	ditto	-	-	ditto	-	31 Mar.
2,485	British Flax Company (Limited).	Purchasing and manufacturing Flax.	27, Change-alley, Cornhill, E.C.	30 Mar.	-	-	-	ditto	-	-	Change of registered office.	-	9 April
2,486	Panania Leather Cloth Company (Limited).	Carrying on the business of Leather Cloth Manufacturers.	30, Cornhill, E.C.	30 Mar.	-	-	-	ditto	-	-	Registered office	-	30 Mar.
2,487	London and South American Bank (Limited).	Banking	33, Cornhill, E.C.	31 Mar.	-	-	-	ditto	-	-	ditto	-	16 April
2,488	National Waste Land Company of Ireland (Limited).	Purchasing and cultivating Waste Lands in Ireland.	2, Duke-street, Westminster.	31 Mar.	-	-	-	ditto	-	-	Resolutions altering articles of association.	-	23 May
2,489	Durham Cattle Markets Company (Limited).	Holding Markets for the sale of Cattle, &c., at Durham and suburbs.	Market-place, Durham	1 April	-	-	-	ditto	-	-	Registered office	-	18 April
2,490	Tawd Vale Colliery Company (Limited).	Working Coal Mines, and getting and selling Coal and Cannel.	Tawd Vale, Skelmersdale, Lancashire.	1 April	-	-	-	ditto	-	-	ditto	-	1 April

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up--*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,491	East Devon County School Association (Limited).	Providing a School for the Agricultural Classes in East Devon.	Sampford Peverell, Devon	2 April 1863	£. 3,000	Not stated	Registered office	2 April 1863	
2,492	Loan, Trust, and Agency Company of South Africa (Limited).	General Investment of English Capital in South Africa.	4, Royal Exchange Avenue.	2 April -	500,000	- ditto -	- ditto -	29 April -	
2,493	Canadian Trust and Agency Company (Limited).	Borrowing Money in the United Kingdom, and lending same on Security in Canada, and to act as Agents for the negotiation of Canadian Securities.	Not stated - - -	2 April -	2,000	- ditto -	Memorandum of association.	2 April -	
2,494	Brighton Club and Norfolk Hotel Company (Limited).	Carrying on the Business of a Club, Hotel, and Tavern at Brighton.	2, Guildhall Chambers, Basinghall-street.	2 April -	40,000	- ditto -	Registered office	8 June -	
2,495	General Steam Cultivation Company (Limited).	Farming by means of Steam Machinery.	70, Cannon-street West, E. C.	2 April -	250,000	- ditto -	Notice of abandonment of Company, and authorising registration of another by the same name.	21 April -	No longer in operation.
2,496	Cleethorpe's Gas Company (Limited).	Supplying Gas to the Parish of Cleethorpe, in the county of Lincoln.	Not stated - - -	7 April -	5,000	- ditto -	Memorandum of association.	7 April -	
2,497	Southampton Imperial Hotel Company.	Carrying on the business of Hotelkeepers at Southampton.	17B, Great George-street, Westminster.	8 April -	100,000	- ditto -	Registered office	13 April -	
2,498	Mercantile Marine Insurance Company (Limited).	Marine Insurance of every description.	Manchester Buildings, Tithebarn-street, Liverpool.	8 April -	500,000	- ditto -	- ditto -	26 May -	
2,499	Llanelli Iron Shipping Company (Limited).	Purchasing and navigating Iron Vessels.	Station Road, Llanelli -	9 April -	25,000	- ditto -	- ditto -	13 April -	
2,500	Aberthaw Mining Company (Limited).	Working the St. Mauritious Mines, situate at or near Aberthaw, in Bohemia.	Not stated - - -	9 April -	150,000	- ditto -	Articles of association	9 April -	
2,501	Aberdare Public Offices Company (Limited).	Furnishing the Town of Aberdare with Public Offices, and a place for holding Meetings.	1, Commercial - place, Aberdare.	10 April -	410	- ditto -	Registered office	17 April -	
2,502	Norwich Grape Company (Limited).	Manufacturing and finishing Grape, and other Fabrics.	St. Augustine - street, Norwich.	10 April -	35,000	- ditto -	- ditto -	10 April -	
2,503	Randolph Hotel Company, Oxford (Limited).	Carrying on the business of Hotelkeepers at Oxford.	18, Magdalen - street, Oxford.	10 April -	30,000	- ditto -	- ditto -	18 April -	
2,504	Anglo-Indian Cotton Company (Limited).	Purchasing and growing Cotton in India.	2, Bond-street, Manchester.	11 April -	500,000	- ditto -	- ditto -	11 April -	
2,505	Bristol City Hotel Company (Limited).	Establishing an Hotel at Bristol.	Exchange Buildings, Bristol.	11 April -	30,000	- ditto -	- ditto -	2 May -	
2,506	North Wicklow Copper and General Mining Company (Limited).	Purchasing and working Mines in any part of the World.	Not stated - - -	11 April -	2,000	- ditto -	Articles of association	11 April -	

2,507	Freehold Land and Ground Rent Company (Limited).	Purchasing Land, erecting Houses, and letting same.	1, Arthur-street, West, E. C.	13 April	-	-	Registered office	-	15 April	-
2,508	West Surrey Tanning Company (Limited).	Tanning in all its branches -	Dowgate-hill Chambers, 38, Dowgate-hill, E. C.	14 April	-	-	ditto	-	25 May	-
2,509	New Theatre Company (Limited).	Building and maintaining a Theatre.	Not stated	14 April	-	-	Request by subscribers to withdraw registration of this Company, and to register a new Company by same name in its place.	-	28 April	No longer in operation.
2,510	Patent Concrete Stone Company (Limited).	Manufacturing and selling Concrete Stone.	36, Parliament - street, Westminster.	15 April	-	-	Registered office	-	15 April	-
2,511	London and Westminster Wine Company (Limited).	Purchasing and selling Wines, Spirits, and Liquors.	454, Strand, Westminster	16 April	-	-	ditto	-	16 April	-
2,512	Danish Land Company (Limited).	Reclaiming Land in Denmark, and selling and letting same.	11, Dowgate-hill, Cannon-street, E. C.	16 April	-	-	ditto	-	16 April	-
2,513	Canada Landed Credit Company (Limited).	Borrowing Money, and advancing the same, together with the paid-up Capital, upon the Mortgage of Freehold Estates in Canada.	Not stated	16 April	-	-	Memorandum of association.	-	16 April	-
2,514	South Blackpool Hotel Company (Limited).	Erecting an Hotel at Blackpool, and carrying on the business of Hotelkeepers.	11, Old Jewry Chambers, Cheapside.	16 April	-	-	Registered office	-	16 April	-
2,515	Commercial Navigation Company of India (Limited).	Providing and working Steam Vessels for Navigation of Rivers in the East Indies.	9, Broad-street Buildings, E. C.	16 April	-	-	ditto	-	18 April	-
2,516	Darlington Street Railroad Company (Limited).	Laying down Street Rails in the Streets of Darlington, and running Cars and Omnibuses thereon.	Near the Stockton and Darlington Railway Company's Station, Darlington.	17 April	-	-	ditto	-	1 May	-
2,517	Alexandra Slate Company (Limited).	Purchasing a Slate Mine at Moeltryfan, Mountain, and working same.	Not stated	17 April	-	-	Articles of association	-	17 April	-
2,518	South Kensington Hotel Company (Limited).	Erecting an Hotel, and carrying on the business of Hotelkeepers.	4, Victoria-street, Westminster.	17 April	-	-	Registered office	-	13 May	-
2,519	Union Yacht Clubhouse Company (Limited).	Erecting a Clubhouse at Gravesend.	10, Warrford - court, Throgmorton-street.	18 April	-	-	ditto	-	18 April	-
2,520	Polynesian Plantation Company (Limited).	Acquiring Lands in the Society Islands, and selling and letting the same.	Not stated	20 April	-	-	Articles of association	-	20 April	-
2,521	Worcester Star Hotel Company (Limited).	Conducting Hotel Business at Worcester.	Star Hotel, Foregate-street, Worcester.	20 April	-	-	Registered office	-	20 April	-
2,522	Folkingham Gas and Coke Company (Limited).	Manufacturing Gas, and lighting the Town of Folkingham.	Folkingham, Lincoln	20 April	-	-	ditto	-	11 May	-
2,523	London and Westminster Assurance Corporation (Limited).	Fire and Life Insurance	2, Walbrook, London	21 April	-	-	ditto	-	21 April	-
2,524	General Steam Cultivation Company (Limited).	Farming by Steam Machinery	70, Cannon-street West, London.	21 April	-	-	ditto	-	21 April	-
2,525	Bala Gas Company (Limited).	Supplying the Town of Bala with Gas.	High Bailiff's Office, High-street, Bala, Merionethshire.	22 April	-	-	ditto	-	22 April	-

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up—*continued*

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1. IN ENGLAND—continued.									
2,546	East Kent Flour Mill and Bakery Company (Limited).	Carrying on the business of Millers and Bakers.	70, Mark-lane, E. C.	23 April 1863	£. 25,000	Not stated	Registered office	23 April 1863	
2,527	Oriental Tea Company (Limited).	Cultivating and dealing in Tea.	69, Lombard-street	24 April	250,000	ditto	ditto	24 April	
2,528	London Bank of Scotland (Limited).	Banking	ditto	25 April	1,000,000	ditto	Articles of association	25 April	
2,529	Middleton-one-Row and Dimsdale Spa Improvement Company (Limited).	Improving Middleton-one-Row and Dimsdale Spa, and their respective neighbourhoods.	ditto	25 April	2,000	ditto	Memorandum of association.	25 April	
2,530	Bank of Otago (Limited)	Banking	17, Bucklersbury, E. C.	27 April	500,000	ditto	Registered office	27 April	
2,531	Grit and Staple Mines Company (Limited).	Mining for Lead and other Ores at the Grit and Staple Mines, Salop.	Not stated	27 April	25,000	ditto	Articles of association	27 April	
2,532	Birmingham and General Land Company (Limited).	Acquisition, improvement, and disposing of Land, and lending Money on Land.	ditto	27 April	25,000	ditto	ditto	27 April	
2,533	Earth Oil Import Company (Limited).	Importing and trading in Earth Oils, &c.	31, Threadneedle-street	27 April	40,000	ditto	Registered office	15 May	
2,534	Modbury Gas and Coke Company (Limited).	Supplying Modbury, in the County of Devon, with Gas.	2, Institute, Brownston-street, Modbury Devon.	27 April	1,500	ditto	ditto	2 May	
2,535	Clarendon Hotel Company, Oxford (Limited).	Acquiring, erecting, furnishing, and maintaining an Hotel at Oxford.	Not stated	27 April	30,000	ditto	Articles of association	27 April	
2,536	New Theatre Company (Limited).	Building and maintaining a Theatre or Theatres.	Theatre Royal, Westminster, 6½, Bridge-road, Lambeth.	28 April	125,000	ditto	Registered office	5 May	
2,537	Newcastle and Northern Counties Assurance Company, for Life, Sickness, Endowments, and Loans (Limited).	Assurance of Lives against Sickness and Accident, and lending Money.	29, Sandhill, Newcastle-on-Tyne.	28 April	20,000	ditto	ditto	28 April	
2,538	New Zealand Banking Corporation (Limited).	Banking	Not stated	29 April	300,000	ditto	Memorandum of association.	29 April	
2,539	Mercantile Union Assurance Company (Limited).	Life, Fire, and Marine Insurance generally.	82, Old Broad-street, London.	29 April	1,000,000	ditto	Registered office	1 May	
2,540	London Financial Association (Limited).	Discounting, lending, dealing in, and exchanging Money.	1, Threadneedle-street, E. C.	30 April	1,000,000	ditto	ditto	1 May	
2,541	London and Suburban Land and Building Company (Limited).	Buying, selling, improving, managing, and dealing in Land, &c.	70, Fenchurch-street, E. C.	1 May	50,000	ditto	ditto	1 May	
2,542	High Delf Coal Company (Limited).	Purchasing and working Coal Mines near Ruardean, Gloucestershire.	9, Mincing-lane, E. C.	1 May	10,000	ditto	ditto	1 May	
2,543	Patent Metallic Safety Fuse Company (Limited).	Purchasing and working certain Patents for Improved Mining Fuses.	7, Chapel Walks, Cross-street, Manchester.	2 May	10,000	ditto	ditto	19 May	

2,544	Harehope Gill Lead Mining Company (Limited).	Purchasing and working certain Mines in the Parish of Wolsingham, Durham.	20, Parliament-street, Westminster.	2 May	-	-	-	-	ditto	-	2 May	-
2,545	Margate Terminus Hotel Company (Limited).	Hotel and Livery Stable Keepers.	21, New Bridge-street, E.C.	2 May	-	-	-	-	ditto	-	2 May	-
2,546	Victoria Club (Limited)	Establishing and carrying on a Club in London.	Not stated	4 May	-	-	-	-	Articles of association	-	4 May	-
2,547	Nice Hotel Company (Limited).	Erecting, building, furnishing, and maintaining an Hotel at Nice.	8, Manchester-buildings, Westminster.	4 May	-	-	-	-	Registered office	-	4 May	-
2,548	Adlestone Consumers' Gas Light and Coke Company (Limited).	Manufacturing and supplying Gas to Adlestone, and its neighbourhood.	Not stated	4 May	-	-	-	-	Memorandum of association.	-	4 May	-
2,549	Indian Tea Company of Cachar (Limited).	Growing, manufacturing, and dealing in Tea.	150, Leadenhall-street, E.C.	5 May	-	-	-	-	Change of registered office.	-	1 June	-
2,550	Salt Agency Company (Limited).	Merchandise agency and exportation of Salt and Salt Sacks.	22A, Preeson's-row, Liverpool.	6 May	-	-	-	-	Registered office	-	15 May	-
2,551	Canadian Loan and Investment Company (Limited).	Borrowing Money in England and lending same on Security in Canada and other British North American Colonies, &c., and transacting a General Agency and Commission Business between Canada, &c., and the United Kingdom.	3, White Lion-court, Cornhill, E.C.	6 May	-	-	-	-	ditto	-	25 May	-
2,552	London, Edinburgh, and Liverpool Insurance Company (Limited).	Insurance generally, whether Fire, Life, or Marine, and the usual Business of a Guarantee and Suretyship Association.	Not stated	8 May	-	-	-	-	Memorandum of association.	-	8 May	-
2,553	Mediterranean Hotel Company (Limited).	Erecting Hotels, and carrying on the Business of Hotelkeepers.	18, King's Arms-yard, E.C.	7 May	-	-	-	-	Registered office	-	7 May	-
2,554	Jersey Imperial Hotel Company (Limited).	Carrying on the Business of Tavern Keepers, &c., at Jersey.	Not stated	7 May	-	-	-	-	Articles of association	-	7 May	-
2,555	Leyton Freehold Land Company (Limited).	Buying Land, building thereon, and letting same, in or near the parish of Leyton, Essex.	33, Great Winchester-street, E.C.	7 May	-	-	-	-	Registered office	-	7 May	-
2,556	Terriccio Copper Mining Company, Tuscany (Limited).	Working of the Mines and Minerals in and under the Estate of Terriccio, situate within the municipal district of Castellina Marittima, in Tuscany.	90, Gresham House, E.C.	11 May	-	-	-	-	ditto	-	11 May	-
2,557	General Credit and Finance Company of London (Limited).	To negotiate Loans, take Contracts for Railways, &c.; to buy and sell all description of Produce, and generally to transact any business of a Merchant and Capitalist.	Not stated	12 May	-	-	-	-	Articles of association	-	12 May	-
2,558	Madrid Bank (Limited)	Banking	71, Cornhill, E.C.	13 May	-	-	-	-	Registered office	-	13 May	-

(a) Each member guarantees 300 £. to meet expenses, in case of winding-up.

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up—*continued.*

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,559	Clarence Hotel Company, Dover (Limited).	Erecting and carrying on an Hotel at Dover.	36, Cannon-street, E. C.	14 May 1863	£. 75,000	£. s. d. Not stated -	Registered office	14 May 1863	
2,560	Mersey River Steamboat Company (Limited).	Steam Navigation on the River Mersey.	Not stated - -	14 May -	20,000	- ditto -	Memorandum of association.	14 May -	
2,561	Continental Carbureting Gas Company (Limited).	Acquiring and profitably employing, on the Continent of Europe, certain Patents relating to Gas.	- ditto - -	14 May -	30,000	- ditto -	Articles of association	14 May -	
2,562	English and Scottish Marine Insurance Company (Limited).	Marine Underwriting and General Marine Insurance.	- ditto - -	14 May -	1,000,000	- ditto -	- ditto -	14 May -	
2,563	Finance Company (Limited).	Carrying on the business of General Merchants, Bill Brokers, and Scriveners.	263, Strand - -	15 May -	50,000	- ditto -	Registered office	9 June -	
2,564	Wolverhampton Manure (Manning's Patents) Company (Limited).	Manufacturing Manure from the Sewage and Waste of the Town of Wolverhampton.	19, Craven-street, Strand	15 May -	10,000	- ditto -	- ditto -	15 May -	
2,565	Universal Mercantile Association (Limited).	Protecting the Interests of merchants, traders, and others from Fraud by means of Agencies, &c.	25, Moorgate-street, E. C.	15 May -	50,000	- ditto -	- ditto -	15 May -	
2,566	Panuncillo Copper Mining Company (Limited).	Acquiring and working the Panuncillo Copper Mine, in Ovale, Chili.	Not stated - -	15 May -	120,000	- ditto -	Articles of association	15 May -	
2,567	Atlantic and Pacific International Ship Canal Company (Limited).	Forming a Canal through the Isthmus of Central America.	26, Great George-street, Westminster.	16 May -	1,500,000	- ditto -	Registered office	2 June -	
2,568	Breconshire Coal and Lime Company (Limited).	Dealing in Coal, Lime, Bricks, Tiles, Slates, Earthenware, and draining pipes, manures, and building Materials, &c.	Loon-street, Brecon -	18 May -	25,000	- ditto -	- ditto -	18 May -	
2,569	Sutton Royal Hotel Company (Limited).	Erecting and conducting an Hotel at Sutton Coldfield, Warwick.	13, Waterloo-street, Birmingham.	18 May -	10,000	- ditto -	- ditto -	18 May -	
2,570	Pertusola Lead Mining and Smelting Company (Limited).	Working certain Lead Smelting Works in the Gulf of Spezia, in Italy, called Sarzanello.	6, Queen-street-place, in the City of London.	19 May -	250,000	- ditto -	- ditto -	19 May -	
2,571	Plymouth Hotel Company (Limited).	Carrying on the business of Hotel Keepers, in all branches, at Plymouth.	17, Courtenay - street, Plymouth.	19 May -	40,000	- ditto -	- ditto -	19 May -	
2,572	Minera Ragnan Mining Company (Limited).	Working Mines in the County of Denbigh.	Victoria-terrace, Minera, near Wrexham.	19 May -	10,000	- ditto -	- ditto -	20 May -	
2,573	Falmouth Hotel Company (Limited).	Carrying on the business of an Hotel and Tavern Keeper at Falmouth.	Cornwall Railway Company's Office, Truro.	19 May -	20,000	- ditto -	- ditto -	19 May -	

2,574	East London Artizans and General Loan and Investment Company (Limited).	Dealing in Houses, Land, Shares, &c.	12, Arbour-terrace, Commercial-road East.	20 May	-	25,000	-	ditto	-	ditto	-	20 May
2,575	Hafodwryd Slate and Slab Company (Limited).	Purchasing and working the Hafodwryd Slate Quarries in Penmachno, Carnarvonshire.	Hafodwryd, Penmachno, Carnarvonshire.	20 May	-	2,500	-	ditto	-	ditto	-	20 May
2,576	Atlantic and Pacific Postal and Telegraph Company (Limited).	Establishing an Overland Postal and Telegraph Communication between the Atlantic and British Columbia, and the Pacific.	21, Old Broad-street, E. C.	20 May	-	500,000	-	ditto	-	ditto	-	20 May
2,577	British and Foreign Domestic Machinery Company (Limited).	Purchasing and working certain Patents for improved domestic Machinery.	42, Poultry, E. C.	21 May	-	50,000	-	ditto	-	ditto	-	21 May
2,578	Bank of Manchester (Limited).	Banking	Not stated	21 May	-	2,000	-	ditto	-	Memorandum of association.	-	21 May
2,579	London General Depository Company (Limited).	Purchasing and carrying on the North London Depository, Gray's Inn-road, Middlesex.	2, St. Michael's House, Cornhill.	22 May	-	20,000	-	ditto	-	Registered office	-	22 May
2,580	North Docks Warehouse Company (Limited).	Erecting and letting Warehouses, and carrying on the business of Warehousemen in Liverpool.	20, North John-street, Liverpool.	22 May	-	5,000	-	ditto	-	ditto	-	23 May
2,581	Ludwell Mining Company (Limited).	Acquiring and working the Ludwell Mines in Derbyshire.	74, Great Ducie-street, Manchester.	22 May	-	2,000	-	ditto	-	ditto	-	25 May
2,582	Low Wood Gunpowder Company (Limited).	Purchasing the business of Messrs. Daye, Barker & Co., and manufacturing and selling Gunpowder.	10, Orange-court, Castle-street, Liverpool.	22 May	-	100,000	-	ditto	-	ditto	-	26 May
2,583	International Financial Society (Limited).	Undertaking, assisting, and participating in Financial Operations generally.	54, Old Broad-street, E. C.	22 May	-	3,000,000	-	ditto	-	ditto	-	19 June
2,584	Copenhagen Railway Company (Limited).	Making and working Railways and Tramways in and about Copenhagen, and elsewhere, in Denmark.	1, Angel-court, Throgmorton-street, E. C.	23 May	-	160,000	-	ditto	-	ditto	-	23 May
2,585	Cardiff and Aberdare Patent Steam Fuel Company (Limited).	Manufacturing, selling, and delivering Goods, Wares, and Merchandise.	15, Bute-crescent, Cardiff	23 May	-	4,500	-	ditto	-	ditto	-	23 May
2,586	Brittany Silver Lead Mining Company (Limited).	Purchasing, or otherwise acquiring and working Mines in the Department of Côtes du Nord, Brittany.	31, Throgmorton-street, E. C.	23 May	-	10,500	-	ditto	-	ditto	-	9 June
2,587	Clogau Consolidated Gold Mines Company (Limited).	Purchasing, or otherwise acquiring and working, Mines in North Wales.	5, Nicholas-lane, Lombard-street.	23 May	-	120,000	-	ditto	-	ditto	-	26 May
2,588	Horse Island Mining Company (Limited).	Working the Horse Island Copper Mines in the barony of Carbery, in the county of Cork.	69, Lincoln's Inn-fields	26 May	-	60,000	-	ditto	-	ditto	-	29 May
2,589	Globe Telegraph Company (Limited).	Carrying out a system of Private Electric Telegraphic Communication.	2, St. Ann's-place, Manchester.	27 May	-	100,000	-	ditto	-	ditto	-	27 May

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,500	Birmingham and District Gas Consumers' Company (Limited).	Constructing and maintaining Gas Works at Birmingham.	Birmingham, Warwickshire.	27 May 1863	£. 250,000	Not stated	Registered office	28 May 1863	
2,501	Ottoman Cotton Company (Limited).	Growing and dealing in Cotton in various parts of the Ottoman Empire.	Not stated	28 May	100,000	ditto	Memorandum of association.	28 May	
2,502	Patent Breech-loading Rifle Company (McKenzie & Wentworth's Patent) (Limited).	Purchasing a Patent relating to Rifles, &c., and making and selling Fire Arms under said Patent.	34, Southampton-buildings, Chancery-lane.	28 May	2,000	ditto	Registered office	28 May	
2,503	London and Lisbon Cork Wood Company (Limited).	Buying or selling Cork or Cork Wood.	12, St. Benet's - place, Gracechurch-street.	28 May	100,000	ditto	ditto	1 June	
2,504	Metropolitan Zinc Rolling Company (Limited).	Rolling Zinc and Copper, manufacturing and selling Articles made from Zinc and Copper.	Not stated	29 May	100,000	ditto	Articles of association	29 May	
2,505	Farmers' Club Room Company, Cheltenham (Limited).	Erecting a Club Room or Hall, with Offices, &c., for Farmers and Dealers in Farm Produce at Cheltenham.	ditto	30 May	2,500	ditto	ditto	30 May	
2,506	London and Paris Hotel Company (Limited).	Carrying on the business of Hotel Keepers in London, Paris, and elsewhere.	Winchester - house, Old Broad-street.	30 May	400,000	ditto	ditto	1 June	
2,507	General Works Construction Company (Limited.).	Negotiating for, obtaining, and entering into Concessions or Contracts for the construction of Works, Public or Private.	Not stated	1 June	1,000,000	ditto	ditto	1 June	
2,508	West-end Discount Company (Limited).	Receiving Money on Deposit and Discounting Bills.	10, Cornhill, E. C.	1 June	250,000	ditto	Registered office	3 June	
2,509	Warrington Wire Iron Company (Limited).	Manufacturing and selling Wire Iron.	6, Winwick-street, Warrington.	1 June	25,000	ditto	ditto	8 June	
2,600	Rhyl Pier Company (Limited).	Constructing a Pier, Jetty, and Landing-place at Rhyl, Flintshire.	38, Parliament - street, Westminster.	1 June	20,000	ditto	ditto	1 June	
2,601	General Petroleum Company (Limited).	Refining Oil, making Candles and other Products derived from Oils and Petroleum.	Not stated	1 June	200,000	ditto	Articles of association	1 June	
2,602	Havan Silver Lead Mines Company (Limited).	Purchasing or taking on Lease and working the Havan and Henfwich Mines, Talybont, Cardiganshire.	1, York-buildings, Adelphi	1 June	25,000	ditto	Registered office	1 June	
2,603	County Palatine Loan and Discount Company (Limited).	Carrying on the usual Business of a Loan and Discount Company.	5, Church-alley, Liverpool.	1 June	100,000	ditto	ditto	1 June	

2,604	Imperial Discount Company (Limited).	Discounting Bills of Exchange and carrying on the business of Money Dealers.	40, Gracechurch - street, E. C.	2 June	-	2,000	- ditto	-	- ditto	-	3 June
2,605	Dunaburg and Witepsk Railway Company (Limited).	Constructing and working a Railway between Dunaburg and Witepsk in Russia.	21, Throgmorton - street, E. C.	2 June	-	2,600,000	- ditto	-	- ditto	-	10 June
2,606	Ramsgate Terminus Hotel Company (Limited).	Hotel - keeping in all its branches.	32, Cannon - street West, E. C.	2 June	-	1,000	- ditto	-	- ditto	-	2 June
2,607	Liverpool Tobacco Warehouse Company (Limited).	Storing and Manipulating Tobacco and other Merchandise in Warehouses at Liverpool and Birkenhead.	Not stated	3 June	-	100,000	- ditto	-	Articles of association	-	3 June
2,608	Ramsgate and Broadstairs Hotel Company (Limited).	Carrying on the business of Hotel-keepers at Ramsgate and Broadstairs.	- ditto	3 June	-	2,000	- ditto	-	Memorandum of association.	-	3 June
2,609	Tahiti Cotton and Coffee Plantation Company (Limited).	Cultivating Cotton, Coffee, &c., in the Island of Tahiti, and selling the same.	- ditto	4 June	-	100,000	- ditto	-	Articles of association	-	4 June
2,610	East Indian Auxiliary Railway Company (Limited).	Working and maintaining Railways in the East Indies.	Alderman's Walk, New Broad - street, E. C.	4 June	-	1,200,000	- ditto	-	Registered office	-	10 June
2,611	Union Loan and Discount Company (Limited).	Lending Money, Discounting Bills of Exchange, &c.	38, Renshaw - street, Liverpool.	5 June	-	40,000	- ditto	-	- ditto	-	5 June
2,612	Castell Carn Dochan Gold Mining Company (Limited).	The raising, getting, and making marketable, and selling Metals, Metallic Ores, and Minerals.	62 A, Lower King - street, Manchester.	8 June	-	66,000	- ditto	-	- ditto	-	8 June
2,613	Yorkshire Railway Waggon Company (Limited).	Purchasing, providing, making and repairing, lending or leasing, and otherwise profitably putting to use, selling or disposing of Waggon to be employed on Railways and Tramways.	Barston - square, Wakefield, York.	8 June	-	30,000	- ditto	-	- ditto	-	10 June
2,614	British Ice-making Company (Limited).	Manufacturing, buying and selling Ice under patented inventions, or otherwise.	10, Adam - street, Adelphi	9 June	-	10,000	- ditto	-	- ditto	-	10 June
2,615	Albert Bridge Company (Limited).	Constructing a Bridge across the Thames to connect Albert-road, Battersea, and Oakley - street, Chelsea.	30, Great George - street, Westminster.	10 June	-	55,000	- ditto	-	- ditto	-	10 June
2,616	Erwefelin Lead Mining Company (Limited).	Working Lead and other Mines, situated in the parish of Cilcen, Flintshire.	8, Litherland Alley - street, Liverpool.	10 June	-	4,000	- ditto	-	- ditto	-	13 June
2,617	Oxygenated Water Company (Limited).	Purchasing and carrying into effect certain patented inventions for Aërating or Super-saturating Water with Oxygen and its Compounds.	Not stated	11 June	-	4,000	- ditto	-	Memorandum of association.	-	11 June

RETURN of all Joint Stock Companies (Limited) newly Registered, and of all such Companies Wound up—*continued.*

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
1.—IN ENGLAND—continued.									
2,618	Cliff Hotel Company (Dovercourt) (Limited).	Carrying on the business of Hotel-keepers.	Not stated	11 June 1863	£. 20,000	Not stated	Memorandum of association.	11 June 1863	
2,619	Three Towns Loan and Banking Company (Limited).	Banking	St. George's Hall, Stonehouse, Devon.	11 June	100,000	ditto	Registered office	13 June	
2,620	Mauritius Gas Company (Limited).	Manufacturing and supplying Gas in Port Louis, in the Mauritius.	216, Gresham-street, Old Broad-street.	11 June	100,000	ditto	ditto	13 June	
2,621	Caledonian Canal Company (Limited).	Maintaining and keeping in repair the Caledonian and Crinan Canals.	Not stated	12 June	1,000	ditto	Articles of association	12 June	
2,622	Ghaut Coffee Company (Limited).	Cultivating and selling Coffee in the East Indies.	4, Little Tower-street, City.	12 June	3,000	ditto	Registered office	12 June	
2,623	Mutual Land Company (Limited).	Dealing in Land	Not stated	12 June	50,000	ditto	Articles of association	12 June	
2,624	Shipowners' Live Stock and Fresh Provision Protection Company (Limited).	Supplying Live and Dead Stock to Shipping, Ship-owners, Merchants, &c.	ditto	13 June	2,000	ditto	Memorandum of association.	13 June	
2,625	Hornsea Gas Consumers' Company (Limited).	Supplying Hornsea, Yorkshire, with Gas.	ditto	13 June	2,000	ditto	Articles of association	13 June	
2,626	Life Association of England (Limited).	Life Assurance	ditto	13 June	100,000	ditto	ditto	13 June	
2,627	Alexandra Hotel Company (Limited).	Carrying on the business of Hotel-keepers.	10, George-yard, Lombard-street, E. C.	13 June	120,000	ditto	Registered office	13 June	
2,628	Littlehampton, Havre, and Honfleur Steam Ship Company (Limited).	Trading with Vessels propelled by Steam between Littlehampton, Havre, and Honfleur.	Not stated	13 June	150,000	ditto	Articles of association	13 June	
2,629	Llanfair Green and Blue Slate Company (Limited).	Purchasing and working Slate Quarries and other Mines and Minerals in Llanfair, Merionethshire.	Pancras Chambers, St. Pancras-lane, Bucksbury.	15 June	50,000	ditto	Registered office	15 June	
2,630	European Sewing Machine Company (Limited).	Making and vending Salis-bury's & Starley's Patent Knot Stitch and other Sewing Machines.	King-street, Coventry	15 June	10,000	ditto	ditto	15 June	
2,631	Gladstone Wine Company (Limited).	Purchasing and carrying on the Business of a Wine and Spirit Merchant.	31, Throgmorton-street, E. C.	15 June	30,000	ditto	ditto	15 June	

THE following COMPANIES, included in the previous Return as Companies then in Operation, or not known not to be in Operation, have been dissolved, or have ceased to carry on Business, or have been ascertained since the Date of that Return to be no longer in Operation.

No.	No. in previous Return.	NAME OF COMPANY.
1.—IN ENGLAND:		
1	36	Bank of Canada, Nova Scotia, and New Brunswick (Limited).
2	86	Norwich Crape Company (Limited).
3	171	Liverpool Oil Crushing Manufacturers and Grinding Company (Limited).
4	200	Bristol and Forest of Dean Coal Company (Limited).
5	292	Hayle and Bristol Steam Packet Company (Limited).
6	296	Island of Anglesea Coal and Coke Company (Limited).
7	458	County Palatine Loan and Investment Company (Limited).
8	534	Dalrhiew Copper and Lead Mining Company (Limited).
9	537	Nanty Car Mining Company (Limited).
10	755	Turner's Patent Mill Strap Company (Limited).
11	869	Corn Exchange Chambers Company (Limited).
12	919	East India Steam Navigation Company (Limited).
13	1,020	Portland Company (Limited).
14	1,053	Agricultural Engineers Company (Limited).
15	1,255	European Wine Growers Association (Limited).
16	1,574	Wardle Manufacturing Company (Limited).
17	1,596	Pwll Roman Copper Lead Mining Company (Limited).
18	1,651	Eton Racket Court Company (Limited).
19	1,684	Union Loan Company (Limited).
20	1,805	Hafod Hotel Company (Limited).
21	1,830	Perseverance Cotton and Commercial Company (Limited).
22	1,869	Llanmorlais Colliery Company (Limited).
23	1,904	India Freehold Land Colonization Trust and Agency Association (Limited).
24	1,945	North Lancashire Patent Machine Brick and Tile Making Company (Limited).
25	1,951	Wheal Alfred James Tin and Copper Mining Company (Limited).
26	1,968	Submerged Treasure Recovery Company (Limited).
27	2,011	North Grylls Tin Mining Company (Limited).

George Taylor,
Registrar of Joint Stock Companies.

OFFICE for the REGISTRATION of JOINT STOCK COMPANIES formed for Working Mines within the Jurisdiction of the Court of the Vice-Warden of the Stannaries.

RETURN of COMPANIES Registered since the Office was Established.

Registered No.	NAMES OF COMPANIES.	Date of Registration.	With or Without Articles.	Nominal Capital.	Whether Office Registered or not.
				£.	
1	Tregurtha Downs and Owen Vean Consols Mining Company (Limited).	19 Jan. 1863	With -	40,000	Yes.
2	South Grylls Mining Company (Limited).	19 Jan. -	With -	20,000	Yes.
3	Mineral Court Tin Mine (Limited)	12 Mar. -	Without -	2,000	Yes.
4	St. Just Consols Mining Company (Limited).	1 April -	With -	6,000	Yes.
5	West Wheal Friendship Copper Mining Company (Limited).	12 May -	With -	30,000	Yes.
6	West Cornwall Consols Tin and Copper Mining Company (Limited).	2 June -	With -	30,000	Yes.

None of the above Companies are being wound up by the Court.
No notices have been received of paid-up capital.

Truro, 13 June 1863.

Wm. Michell,
Assistant Registrar.

2.—IRELAND.

RETURN (in continuation of Parliamentary Paper, No. 24, of Session 1863) of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed in *Ireland*, between the 31st December 1862 and 13th June 1863; stating also the Nominal Capital, the Capital Paid up, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound up.

N.B.—No Joint Stock Banks (Limited) have been formed in Ireland during the same Period.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
2.—IN IRELAND:									
Formed under the Companies Act, 1862:									
125	Newry News-room Company (Limited).	The establishment and maintenance of News-rooms and Rooms for other public purposes, in Newry.	Not stated - - -	3 Jan. 1863	£. 1,000	Not stated	Memorandum of association.	3 Jan. 1863	Still in operation.
126	Irish Iodine and Marine Salts Manufacturing Company (Limited).	The manufacture and sale of certain valuable Products from Sea-weed, and the purchase and user of the Patents in that behalf of James Smith McArdle and John Bash.	9, Westmoreland-street, Dublin.	7 Feb. -	50,000	- ditto -	Registered office	10 April -	- ditto.
127	Castlebar Gas Company (Limited).	Lighting by means of Gas the Town and Neighbourhood of Castlebar, and the manufacture and sale of Gas, Coke, and other Gas Products.	The Court-house, Castlebar.	21 Feb. -	2,000	- ditto -	- ditto -	14 May -	- ditto.
128	Hibernian Loan Company (Limited).	Lending Money in sums not exceeding 50 £, nor less than 1 £, and Discounting Bills, Notes, and other negotiable Securities.	89, Bride-street, Dublin	25 Feb. -	2,000	- ditto -	- ditto -	1 May -	- ditto.

129	Cavan Mining Company (Limited).	The purchase, sale, leasing, dealing in and working of Mines, and the preparation and sale of the Products thereof.	33, Upper Sackville-street, Dublin.	11 April	-	20,000	- ditto	- ditto	- ditto	8 May	- ditto.
130	Ballymena and Harryville Gas Light Company (Limited).	The manufacture and sale of Gas for the production of Light.	19, Bridge-street, Ballymena.	13 April	-	6,000	- ditto	- ditto	- ditto	13 April	- ditto.
131	Wicklow General Mining Company (Limited).	The working of Mines and Quarries, and the preparation and sale of Ores and other mineral products.	Not stated	13 May	-	40,000	- ditto	- Articles of association	- ditto	13 May	- ditto.
132	Isle of the West Loan Company (Limited).	Lending Money at Interest, upon security, and borrowing Money.	80, Townsend-street, Dublin.	19 May	-	2,000	- ditto	- Registered office	- ditto	1 June	- ditto.
133	Mountmellick Town Hall Company (Limited).	The erection of a Town Hall in Mountmellick, to be used as a public assembly-room, news-room, lecture-hall, and otherwise; also the erection of public Baths, Markets, and other public buildings.	Not stated	8 June	-	1,000	- ditto	- Articles of association	- ditto	8 June	- ditto.

The following COMPANY, included in a previous Return as a Company then in Operation, has been ascertained since the Date of that Return to be no longer in Operation.

NAME OF COMPANY.		No. in previous Return.	No.
2.—IN IRELAND:			
Wicklow Gold Mining Company (Limited).		79	1

13 June 1863. George Craufurd,
Assistant Registrar of Joint Stock Companies for Ireland.

3.—SCOTLAND.

RETURN of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed in Scotland, between the 1st of January 1863 and the 31st of May 1863; stating also the Nominal Capital, the Capital Paid up, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound up; and of JOINT STOCK BANKS (LIMITED), formed during the same Period.

I.—JOINT STOCK COMPANIES (LIMITED), formed under the Companies Act, 1862 (25 & 26 Vict. c. 89).

No.	Name of Company.	OBJECTS.	Place of Business.	Date of Registration.	Nominal Capital.	Paid-up Capital.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
107	3.—IN SCOTLAND: The Heritable Securities Investment Association (Limited).	To provide to the industrial classes, and the community generally, a medium of investing their annual savings, or other sums of money, in a profitable manner; to afford facilities for persons becoming proprietors of their own dwelling-houses, shops, or other heritable property, by assisting them with advances, which they can repay gradually by monthly or other instalments; also to grant loans upon heritable property, repayable in a similar manner.	55, Frederick-street, Edinburgh.	3 Jan. 1863	£. 100,000	Not stated	Notice of change of registered office.	5 Feb. 1863	Still in operation.
108	The Hawick Corn Exchange Company (Limited).	The erection and maintenance of a suitable building in Hawick, to be used for the sale and purchase of grain and other agricultural produce, and such other articles as have been in use to be bought and sold in Hawick Market, or which may be suitable and proper for purchase and sale or hire in a covered market or exchange, and to be used also for public meetings and such other purposes as the Directors of the Company may consider suitable and proper; as also to form and maintain a reading room, and to provide the necessary newspapers, periodicals, magazines, and other publications and information required; and also to provide and maintain an arcade or covered market, to be let out for shops, stalls, or otherwise, and to let out such other portions of the building as may be deemed expedient for such purposes as may be required, but subject always to such rules and regulations, and the payment of such rents, charges, or dues as the directors may from time to time make, fix, or appoint.	- - - - -	16 Jan. -	1,200	- ditto -	Notice of registered office.	20 Jan. -	- ditto.

103	The New Hebrides Cotton Company (Limited).	The development of the resources of the Island of Aneityum, and of the group of islands in the South Pacific Ocean, called the New Hebrides, and of such other islands in that ocean to which the Company may from time to time extend its operations, by— (1.) Affording the natives the means of growing cotton. (2.) Purchasing the cotton grown by them, and such other produce as they may raise fit for export. (3.) Supplying them with manufactured goods; and (4.) The doing all such other things as are incidental or conducive to the attainment of the above object.	57, St. George's-place, Glasgow.	16 Jan. -	6,000	- ditto -	- ditto -	24 Jan. -	ditto.
110	The Woodhall Estate Company (Limited).	The purchase, management, and realizing the produce and value of the estate of Woodhall, in the county of Lanark, and dividing the same among the shareholders.	128, George-street, Edinburgh.	30 Jan. -	175,000	- ditto -	- ditto -	30 Jan. -	ditto.
111	The West Pacific Company (Limited).	For purchasing and preparing timber for sale, and erecting saw-mills and necessary works in Yesso, or elsewhere abroad, to other foreign parts, or to the United Kingdom, as may be found advisable; and for purchasing goods and commodities for shipment or sale, and generally for carrying on business as merchants or commission agents.	No. 9, Panmure-place, Dundee.	12 Feb. -	4,400	- ditto -	- Resolution -	10 April -	ditto.
112	The British Sewing Machine Company (Limited).	The manufacture and sale of sewing machines, and such other and further machines, articles and implements, tools, utensils or apparatus, as may be deemed expedient, and that in such place or places as the Company may from time to time determine; as also the purchase of Letters Patent obtained for the contrivance or manufacture thereof, or for improvements thereon, as also for the holding, using, vending or otherwise disposing of such Letters Patent in whole or in part.	30, Royal Exchange-square, Glasgow.	17 Feb. -	50,000	- ditto -	- Change of office -	19 May -	ditto.
113	The Alloa Corn Exchange Company (Limited).	To provide a hall, with proper offices and conveniences, for the purpose of holding markets for the sale of grain and other articles, and for public meetings in the town of Alloa.	30, High-street, Alloa.	10 April -	1,150	- ditto -	- Notice of office -	10 April -	ditto.

RETURN of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all Joint Stock Companies (Limited) formed in Scotland, &c.—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Paid-up Capital.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
3.—IN SCOTLAND—continued.									
114	Great Northern Mining Company of Ireland (Limited).	The purchasing, leasing, or otherwise acquiring or holding copper, lead, tin, and other mines and mineral fields, and stone, slate, lime and other quarries in Ireland, and elsewhere, with all plant and machinery necessary for working the same; the working of such mines, mineral fields, and quarries; the preparation of the produce thereof for market, and the sale or disposal thereof; the smelting of minerals; the purchasing, leasing, or otherwise acquiring or holding lands, hereditaments or premises in connexion with the objects aforesaid; the selling, leasing, or otherwise disposing of such mines, mineral fields, quarries, plant, machinery, lands, hereditaments, and premises, or any part thereof, as may be deemed expedient.	64, Buchanan - street, Glasgow.	24 April 1863	£. 80,000	£. Not stated	Notice of office	24 April 1863	Still in operation.
115	The National Guarantee and Suretyship Association (Limited).	To guarantee, in consideration of annual or other payments, the integrity, fidelity, and faithful accounting of persons filling offices, or in positions of trust and responsibility; and to transact such other description of guarantee and suretyship business as the Company may from time to time determine.	119, George-street, Edinburgh.	30 April -	250,000	- ditto -	- ditto -	15 May -	- ditto.
116	The Coatbridge Bread Society (Limited).	To provide the members with good and cheap Bread.	Stewart's Land, Langloan, Coatbridge.	6 May -	593	593	Declaration by director and secretary.	6 May -	- ditto.
117	The Scone and Perth Omnibus Company (Limited).	The conveyance of passengers and goods in an omnibus or omnibuses between such places as may be determined.	New Scone, County of Perth.	1 June -	500	Not stated	Notice of office	1 June -	- ditto.

II.—RETURN of all JOINT STOCK BANKS (LIMITED), formed since the passing of the Companies Act, 1862 (25 & 26 Vict. c. 84) - - - Nil.

Exchequer Chambers, Edinburgh, }
24 June 1863.John Henderson,
Registrar of Joint Stock Companies.

JOINT STOCK COMPANIES (LIMITED).

RETURN of all JOINT STOCK COMPANIES
(LIMITED) newly Registered, and of all such
Companies Wound up (in continuation of pre-
vious Return).

(*Mr. Hubbard.*)

*Ordered, by The House of Commons, to be Printed,
24 June 1863.*

JOINT STOCK COMPANIES.

RETURN to an Order of the Honourable The House of Commons,
dated 2 July 1863 ;—*for*,

RETURN “ of the Names, Objects, Places where Business is or was conducted, and Date of Registration of all JOINT STOCK COMPANIES (LIMITED), formed since the passing of the Act 18 & 19 Vict. c. 133 ; stating also the Nominal Capital, the Capital Paid up, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound up :”

“ And, like RETURN of JOINT STOCK BANKS (LIMITED), formed since the passing of the Act 21 & 22 Vict. c. 91 (in continuation of Parliamentary Paper, No. 24, of Session 1863).”

(*Mr. Finlay.*)

Ordered, by The House of Commons, to be Printed,
15 July 1863.

I.—ENGLAND.

RETURN (in continuation of Parliamentary Paper, No. 24, of Session 1863) of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed since the passing of the Act 18 & 19 Vict. c. 133: stating also the Nominal Capital, the Capital Paid up, Date and Nature of the last Return to the Registration Office, and whether still in Operation, or being Wound up; and of JOINT STOCK BANKS (LIMITED), formed since the passing of the Act 21 & 22 Vict. c. 91.

The information required by this Order has already been given up to 10th June, in Parliamentary Paper, No. 268 of the present Session. This List contains the names, &c. of all the Companies registered since the date of that Return up to the present time.

Note.—The Companies included in this List have not been so long registered that any Return is yet due from them: it cannot, therefore, be stated whether they are in operation or not, except in the case of those of which express information has been received that they are no longer in operation.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
I.—IN ENGLAND:									
1.—At the Office in London :									
2,632	Yucatan Slate Railway Company (Limited).	Making and working a Railway in the State of Yucatan, Mexico.	St. Michael's House, St. Michael's-alley, Cornhill.	16 June 1863	£. 250,000	Not stated	Registered office	16 June 1863	
2,633	English and Russian Bank (Limited).	Banking generally	Not stated	16 June	2,000	ditto	Memorandum of association.	16 June	
2,634	Great Indian Peninsula Extension Railway Company (Limited).	Constructing, working, and maintaining a Railway in India.	ditto	17 June	1,000,000	ditto	Articles of association	17 June	
2,635	Credit Metropolitan (Limited).	Construction of Public Works, and carrying out improvements in the Metropolis, &c.	12, King's Arms-yard, Moorgate-street.	18 June	3,000,000	ditto	Registered office	18 June	
2,636	Egyptian Commercial and Trading Company (Limited).	Developing the Trade and Commerce of Egypt.	Not stated	18 June	2,000	ditto	Letter stating that Company will not be proceeded with, and consenting to registration of another Company by same name.	23 June	No longer in operation.
2,637	Sutton and Cheam Water Company (Limited).	Supplying the Parishes of Cheam and Sutton, and adjoining Parishes, with Water.	Mulgrave House, Sutton, Surrey.	19 June	8,000	ditto	Registered office	22 June	
2,638	South Western of Ireland Telegraph Company (Limited).	Constructing a line or lines of Telegraph to connect the Towns or Ports of Cork, Queenstown, and Crookhaven, in Ireland.	1, Royal Exchange-buildings, E.C.	19 June	6,000	ditto	ditto	19 June	
2,639	Jersey Waterworks Company (Limited).	Procuring and supplying Water at St. Heliers, and other towns and places in the Island of Jersey.	21, Gresham-street, E.C.	19 June	50,000	ditto	ditto	19 June	

2,640	Trading Company of Egypt (Limited).	Developing Commerce with Egypt, the Red Sea, Nubia, and the Soudan.	Not stated	-	-	19 June	-	2,000,000	-	ditto	-	Articles of association	-	19 June
2,641	Patent Silvering Company (Limited).	Silvering Glass, and manufacturing Looking-glasses.	7, Lower Kennington-lane, S.	20 June	-	20 June	-	2,000	-	ditto	-	Registered office	-	25 June
2,642	Agricultural Hotel Company (Limited).	Constructing and fitting-up an Hotel, and carrying on the business of Hotel-keepers.	23, Essex-street, Strand	22 June	-	22 June	-	10,000	-	ditto	-	ditto	-	22 June
2,643	Brentwood Town Hall Company (Limited).	Erecting a Town Hall, Reading, and Assembly Rooms, &c. at Brentwood, Essex, and letting same.	King's-road, Brentwood, Essex.	23 June	-	23 June	-	1,800	-	ditto	-	ditto	-	20 June
2,644	Leasehold Investment Company (Limited).	Dealing in Leasehold, Freehold, or Copyhold Property, and lending Money on same.	3, Charlotte-row, Mansion House, E.C.	23 June	-	23 June	-	100,000	-	ditto	-	ditto	-	23 June
2,645	Egyptian Commercial and Trading Company (Limited).	The developing of Commerce with Egypt, Nubia, the Red Sea, the Soudan, and adjacent countries.	Not stated	-	-	23 June	-	2,000,000	-	ditto	-	Articles of association	-	23 June
2,646	Lancashire Steel Company (Limited).	Making and producing Steel and Steel Articles, under certain Patents, and purchasing and using the property of every kind of the Patent File Machine and File Manufacturing Company (Limited).	ditto	-	-	23 June	-	150,000	-	ditto	-	ditto	-	23 June
2,647	Bristol Sugar Refinery Company (Limited).	Purchasing and carrying on the Sugar Refining Business of W. S. Stock & Co.	ditto	-	-	23 June	-	100,000	-	ditto	-	ditto	-	23 June
2,648	Public Works Credit Company of London and Paris (Limited).	Undertaking the carrying out of great public works, Railways, Collieries, Mines, or Postal and Transport Services, &c.	44, Warrford-court, E.C.	23 June	-	23 June	-	200,000	-	ditto	-	Registered office	-	23 June
2,649	Prince of Wales Hotel Company, Upper Norwood, (Limited).	The usual business of an Hotel and Club-house.	Not stated	-	-	24 June	-	2,000	-	ditto	-	Memorandum of association.	-	24 June
2,650	Metropolitan Lavatory Company (Limited).	Erecting and maintaining a Lavatory in the Metropolis.	ditto	-	-	24 June	-	6,000	-	ditto	-	Articles of association	-	24 June
2,651	Staffordshire Public Chain and Anchor Testing Company (Limited).	Testing, proving, and examining the strength and soundness of Chains, Cables, Anchors, &c., for gain and profit.	Bloomfield, Tipton, Staffordshire.	24 June	-	24 June	-	10,000	-	ditto	-	Registered office	-	24 June
2,652	Swedish Copper Company (Limited).	Mining for Copper, &c., at Westervich, Sweden.	46, Newhall-street, Birmingham.	24 June	-	24 June	-	100,000	-	ditto	-	ditto	-	26 June
2,653	Tobacco, Cigar, and Snuff Company (Limited).	Manufacturing, selling, exporting, and dealing in Tobaccos, Cigars, and Snuffs.	Not stated	-	-	25 June	-	100,000	-	ditto	-	Articles of association	-	25 June
2,654	Church Press Company (Limited).	Printing and publishing Religious Newspapers, Periodicals, &c.	11, Burleigh-street, Strand	26 June	-	26 June	-	5,000	-	ditto	-	Registered office	-	20 June
2,655	United Bank of England, France, and America (Limited).	Banking in all its branches	157, Fenchurch-street, E.C.	26 June	-	26 June	-	1,000	-	ditto	-	ditto	-	26 June

RETURN of the Names, &c., and Date of Registration of all Joint Stock Companies (Limited) formed since the passing of the Acts 18 & 19 Vict. c. 133, and 21 & 22 Vict. c. 91, &c.—*continued*.

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
I.—IN ENGLAND.—continued.									
1.—At the Office in London.—continued.									
2,656	Imperial Bank of China (Limited).	Banking in China	Not stated	27 June 1863	£. 1,000,000	Not stated	Memorandum of association.	27 June 1863	
2,657	Patent Mineral Carbon Company (Limited).	Purchasing and working certain Patents for improved Manufacture of Moulders, Blacking, &c.	63, King-street, Manchester.	27 June	30,000	ditto	Registered office	30 June	-
2,658	Mercantile Trading Company (Limited).	Purchasing Goods or Ships for Export and Transmission to America for Sale or Barter, or Return and Sale of Goods from thence.	3, Alderman's - walk, Bishopsgate-street.	27 June	150,000	ditto	ditto	29 June	-
2,659	Isle of Wight Packet Company (Limited).	Conveying Passengers and Goods in Ships and Boats.	11, Adam-street, Adelphi	29 June	10,000	ditto	ditto	29 June	-
2,660	Neath and Pelenna Colliery Company (Limited)	Working the Colliery or Collieries near Neath, in the County of Glamorgan.	11, St. Benet's - place, Gracechurch-street.	29 June	65,000	ditto	ditto	29 June	-
2,661	Brymbo Lead Smelting and Desilverising Company (Limited).	Acquiring and working the Brymbo Smelting Works, Wrexham, Denbighshire.	Not stated	29 June	25,000	ditto	Articles of association	29 June	-
2,662	Alexandra Park Company (Limited).	Providing a Park a convenient Distance from the Metropolitan, on its Northern side.	ditto	30 June	500,000	ditto	ditto	30 June	-
2,663	Dartford Creek Paper Mill Company (Limited).	Purchasing and carrying on the Businesses of the Electric Forest Paper Mill Company (Limited), and U'imate of Ammonia Company (Limited).	2, Old Palace-yard, Westminster.	30 June	150,000	ditto	Registered office	30 June	-
2,664	Era Investment and Advance Company (Limited).	Lending Money and dealing in Property.	8, Old Church-street, Paddington.	30 June	10,000	ditto	ditto	2 July	-
2,665	Mineral Coal and Zinc Company (Limited).	Purchasing and working Coal and other Mines, and Zinc Smelting Works at Minera, near Wrexham, Denbighshire.	Not stated	30 June	5,000	ditto	Articles of association	30 June	-
2,666	Portugal Coal and Iron Company (Limited).	Purchasing and working Iron, Coal, and Lignites Mines in Portugal.	2, Walbrook - buildings, Bucklersbury.	30 June	100,000	ditto	Registered office	30 June	-
2,667	Southport Hotel Company (Limited).	Erecting and maintaining an Hotel at Southport.	Not stated	1 July	50,000	ditto	Articles of association	1 July	-
2,668	Corbridge Gas Light Company (Limited).	Lighting the Town of Corbridge, Northumberland, with Gas, and selling Coke and Coal Tar.	Corbridge, Northumberland.	1 July	1,200	ditto	Registered office	1 July	-
2,669	Llwyngwern Slate Quarry Company (Limited).	Working the Llwyngwern and Glandulas Quarries, Llanwrin, Montgomeryshire.	Not stated	1 July	50,000	ditto	Articles of association	1 July	-

2,670	Philharmonic Rooms, Southampton (Limited).	Building and carrying on a Music-hall, Reading, Biliard, Smoking, and Correspondence-rooms.	- ditto -	-	2 July	-	-	20,000	- ditto -	-	Memorandum of association.	2 July
2,671	Minster Gas Company (Limited).	Manufacturing and selling Gas at Minster, in the Isle of Thanet.	- ditto -	-	2 July	-	-	100,000	- ditto -	-	Articles of association -	2 July
2,672	Anglo-Brazilian Gold Company (Limited).	Purchasing or leasing and working Mines, Quarries, Pits, Buildings, Machinery, &c., in Brazil.	- ditto -	-	2 July	-	-	100,000	- ditto -	-	- ditto -	2 July
2,673	New Mansfield Copper and Silver Mining Company (Limited).	Acquiring and working Mines in Brunswick.	- ditto -	-	3 July	-	-	100,000	- ditto -	-	- ditto -	3 July
2,674	London and Baghdad Banking Association (Limited).	Banking in all its branches at Baghdad, &c.	79, Great Tower-street, E. C.	-	3 July	-	-	100,000	- ditto -	-	Registered office	4 July
2,675	Liverpool Western and Spanish American Steam Packet Company (Limited).	Conveying Passengers, Goods, Merchandise, and Treasure.	9, Great Rumford-street, Liverpool.	-	3 July	-	-	400,000	- ditto -	-	- ditto -	3 July
2,676	Torquay Hotel Company (Limited).	Building and carrying on an Hotel at Torquay.	Not stated	-	3 July	-	-	70,000	- ditto -	-	Articles of association -	3 July
2,677	London and African Trading Company (Limited).	Carrying on a Trade with Natives in Africa.	- ditto -	-	3 July	-	-	500,000	- ditto -	-	- ditto -	3 July
2,678	English, Belgian, and Netherlands Bank (Limited).	Banking generally	56, Lombard-street, E. C.	-	3 July	-	-	1,000,000	- ditto -	-	Registered office	3 July
2,679	City of London Hotel Company (Limited).	Carrying on the usual Business of Hotel and Tavern-keepers.	Not stated	-	6 July	-	-	50,000	- ditto -	-	Articles of association -	6 July
2,680	United Kingdom Gas Consumers Company (Limited).	Purchasing, erecting, and conducting Gas Works in the United Kingdom.	150, Fenchurch-street, City of London.	-	6 July	-	-	50,000	- ditto -	-	Registered office	6 July
2,681	Calcutta Victoria Docks Company (Limited).	The constructing of Docks, Wharves, Warehouses, &c. at Calcutta.	Not stated	-	7 July	-	-	2,000	- ditto -	-	Memorandum of association.	7 July
2,682	Universal Bank (Limited)	Banking generally	- ditto -	-	7 July	-	-	2,000	- ditto -	-	Articles of association -	7 July
2,683	Company of African Merchants (Limited).	Trading with the West Coast of Africa.	- ditto -	-	7 July	-	-	400,000	- ditto -	-	- ditto -	7 July
2,684	Buxton Hotel Company (Limited).	Erecting and maintaining an Hotel, Club-house, and Family Boarding-house at Buxton.	- ditto -	-	8 July	-	-	50,000	- ditto -	-	- ditto -	8 July
2,685	Plympton District Gas Company (Limited).	Supplying Gas to the Parishes of Plympton St. Maurice, Plympton St. Mary, and the adjoining Neighbourhood.	- ditto -	-	8 July	-	-	2,500	- ditto -	-	- ditto -	8 July
2,686	Saltash Gas and Coke Company (Limited).	Manufacture, supply and sale of Gas and Coke.	- ditto -	-	8 July	-	-	1,500	- ditto -	-	- ditto -	8 July
2,687	Oil Seed Crushing Company (Limited).	Purchasing and working the Dover Oil Mills.	- ditto -	-	9 July	-	-	100,000	- ditto -	-	- ditto -	9 July
2,688	Palleg Anthracite Coal and Iron Company (Limited).	Mining in the Iwick Valley, in the hamlet of Pulleg and parish of Yskadgynlais, in the county of Brecon.	- ditto -	-	9 July	-	-	20,000	- ditto -	-	Memorandum of association.	9 July

No.	Name of Company.	O B J E C T S.	Place of Business.	Date of Registration.	Nominal Capital.	Capital Paid up.	Last Return to Registration Office.		Whether still in Operation, or being Wound up.
							Title.	Date of Registration.	
I.—IN ENGLAND—continued.									
2,009	Stoke Mill Company (Limited).	1. At the Office at London—continued.	Windsor Chambers, Great St. Helen's, London.	9 July 1863	£. 10,000	Not stated	Registered office	9 July 1863	
		2. At the Office at Truro (William Mitchell, Esq., Assistant Registrar)							
II.—IN IRELAND (George Crawford, Esq., Assistant Registrar) :									
134	Carnew Slate Company (Limited).	The purchase, sale, leasing, dealing in and working of the Carnew Slate and Slab Quarry, and selling the produce of the same.	Not stated	17 June	10,000	ditto	Articles of association	17 June	
135	Lower Bann Steam Boat Company (Limited).	The conveyance of Passengers and Goods in Steam Vessels, and of Goods in Lighters, and the towing of Vessels and Rafts by Steam Vessels between the bar below Coleraine and Toome and Lough Neagh, and the tributaries and canals connected with it and the River Bann.	ditto	27 June	4,000	ditto	ditto	27 June	
III.—IN SCOTLAND (John Henderson, Esq., Registrar).									
118	The Inverness Cemetery Company (Limited).	The formation of a new Cemetery for the town.	Not known	22 June	2,500	ditto	ditto	22 June	
119	The Kirkwall Press Company (Limited).	The purchase, conducting, printing and publishing of the Orcadian Newspaper, and the carrying on the general business of Printers and Publishers.	Kirkwall	25 June	500	ditto	Notice of registered office.	25 June	
120	The New Deer Public Hall Company (Limited).	To erect, or acquire and support a building in New Deer, to be used for Concerts and other Musical Purposes, and also for Lectures on Literary, Scientific or Philosophical Subjects, whether conducted under the charge of the Company or of other parties, and also to be used for Public Meetings, and for such other similar purposes as the Company may from time to time resolve.	Mid Culsh, New Deer	1 July	600	ditto	ditto	3 July	

THE following COMPANIES, included in the previous Returns as Companies then in Operation, or not known not to be in Operation, have been dissolved, or have ceased to carry on Business, or have been ascertained since the Date of that Return to be no longer in Operation.

No.	No. in previous Return.	NAME OF COMPANY.
I.—IN ENGLAND :		
(1.) At the Office in London :		
1	1,676	Electro Printing Block Company.
2	1,755	Midgley Co-operative Commercial Company (Limited).
3	1,853	Harwood and Bradshaw Cotton Spinning and Manufacturing Company (Limited).
4	1,952	Wellington Mining Company (Limited).
5	1,953	North Vigra Mining Company (Limited).
6	1,910	Keynsham Blue Lias Lime and Cement Company (Limited).
(2.) At the Office at Truro - - Nil.		
II.—IN IRELAND - - - Nil.		
III.—IN SCOTLAND - - - Nil.		

George Taylor,
Registrar of Joint Stock Companies.

JOINT STOCK COMPANIES.

RETURN of the Names, Objects, Places where Business is or was conducted, and Date of Registration, of all JOINT STOCK COMPANIES (LIMITED), formed since the passing of the Act 18 & 19 Vict. c. 133; stating also the Nominal Capital, the Capital paid up, Date and Nature of the last Return to the Registration Office, &c.; --And, like RETURN of JOINT STOCK BANKS (LIMITED), formed since the passing of the Act 21 & 22 Vict. c. 91 (in continuation of Parliamentary Paper, No. 24, of Session 1863).

(Mr. Finlay.)

*Ordered, by The House of Commons, to be Printed,
15 July 1863.*

PARTNERSHIPS (IRELAND).

RETURN to an Order of the Honourable The House of Commons,
dated 9 June 1863;—for,

A RETURN “from the REGISTRY of DEEDS OFFICE in *Ireland*, of the
Number of PARTNERSHIPS Registered, pursuant to the Provisions of the
Act 21 & 22 Geo. 3 (Irish), c. 46, commonly called the Anonymous Part-
nership Act, in each consecutive Year from 1782 to the present Time.”

Y E A R.	Numbers Registered.	Y E A R.	Numbers Registered.	Y E A R.	Numbers Registered.
1782 - - -	2	1810 - - -	14	1838 - - -	6
1783 - - -	3	1811 - - -	14	1839 - - -	5
1784 - - -	3	1812 - - -	13	1840 - - -	1
1785 - - -	3	1813 - - -	19	1841 - - -	2
1786 - - -	6	1814 - - -	13	1842 - - -	2
1787 - - -	6	1815 - - -	10	1843 - - -	none.
1788 - - -	5	1816 - - -	9	1844 - - -	1
1789 - - -	5	1817 - - -	5	1845 - - -	1
1790 - - -	6	1818 - - -	5	1846 - - -	none.
1791 - - -	12	1819 - - -	8	1847 - - -	none.
1792 - - -	18	1820 - - -	2	1848 - - -	none.
1793 - - -	6	1821 - - -	4	1849 - - -	3
1794 - - -	7	1822 - - -	5	1850 - - -	2
1795 - - -	6	1823 - - -	6	1851 - - -	2
1796 - - -	8	1824 - - -	10	1852 - - -	2
1797 - - -	7	1825 - - -	6	1853 - - -	2
1798 - - -	5	1826 - - -	2	1854 - - -	1
1799 - - -	6	1827 - - -	4	1855 - - -	1
1800 - - -	16	1828 - - -	10	1856 - - -	1
1801 - - -	11	1829 - - -	5	1857 - - -	1
1802 - - -	26	1830 - - -	4	1858 - - -	2
1803 - - -	17	1831 - - -	1	1859 - - -	none.
1804 - - -	16	1832 - - -	none.	1860 - - -	1
1805 - - -	18	1833 - - -	7	1861 - - -	none.
1806 - - -	19	1834 - - -	4	1862 - - -	none.
1807 - - -	20	1835 - - -	3	1863 to 15 June -	none.
1808 - - -	15	1836 - - -	6		
1809 - - -	19	1837 - - -	4		

TOTAL Number of Partnerships registered from 1782 to the present time - - 515

Registry of Deeds Office, Dublin,
16 June 1863.

John E. Chapman,
First Assistant Registrar of Deeds.

PARTNERSHIPS (IRELAND).

RETURN from the Registry of Deeds Office in *Ireland*, of the Number of PARTNERSHIPS Registered, pursuant to the Provisions of the Act 21 & 22 Geo. 3 (Irish), c. 46, commonly called the Anonymous Partnership Act, in each consecutive Year from 1782 to the present Time.

(*Mr. Scholefield.*)

*Ordered, by The House of Commons, to be Printed,
22 June 1863.*

DUNDALK HARBOUR.

RETURN to an Order of the Honourable The House of Commons,
dated 18 May 1863;—for,

COPY “of CORRESPONDENCE with the FISHERIES COMMISSIONERS regarding
TROLLING in the HARBOUR of DUNDALK.”

Office of Public Works, Dublin, }
11 June 1863.

By Order,
E. HORNSBY,
Secretary.

COPY of CORRESPONDENCE with the FISHERIES COMMISSIONERS regarding
TRAWLING in the HARBOUR of DUNDALK.

Sir,

West of England Life and Fire Insurance Company,
Dundalk Agency, 11 February 1862.

A BYE-LAW was made by the Commissioners of Fisheries in Ireland, about seven or eight years ago, prohibiting the use of trawl nets in the Bay of Dundalk, within Clogher Head and Cooley Point. Owing to the great scarcity of fish in the Dundalk market, arising principally from the inefficiency of the means at present adopted for taking same, it is contemplated by the inhabitants to make application to the Fishery Commissioners to annul the present bye-law. I have been requested to ascertain on what grounds the Commissioners considered it necessary or beneficial to make said bye-law. Any information you can give me on this subject I shall be much obliged for.

W. J. Ffennell, Esq.

Your, &c.
(signed) *Wm. Robert Rogers, jun.*

Sir,

West of England Life and Fire Insurance Company,
Dundalk Agency, 11 February 1862.

A BYE-LAW was made by the Commissioners of Fisheries in Ireland, about seven or eight years ago, prohibiting the use of trawl nets in the Bay of Dundalk, within Clogher Head and Cooley Point. Owing to the great scarcity of fish in the Dundalk market, arising principally from the inefficiency of the means at present adopted for taking same, it is contemplated by the inhabitants to make application to the Fishery Commissioners to annul the present bye-law. I have been requested to ascertain on what grounds the Commissioners considered it necessary or beneficial to make said bye-law. Any information you can give me on this subject I shall be much obliged for.

James R. Barry, Esq.

Your, &c.
(signed) *Wm. Robert Rogers, jun.*

Department of Fisheries.

Office of Public Works, Dublin,
15 February 1862.

Sir,

IN reply to your letter of the 11th instant, relative to the bye-law for prohibiting trawling in Dundalk Bay within prescribed limits, and requesting to be informed on what grounds the Commissioners considered it necessary or beneficial to make said bye-law, I am directed to state that it was made on evidence taken by the Commissioners at public meeting.

I am, &c.

Wm. R. Rogers, Esq., jun.,
West of England Life and Fire Insurance
Company's Office, Dundalk.

(signed) *Edward Hornsby*,
Secretary.

Sir,

Dundalk, 11 April 1862.

WILL you please inform on what day the Commissioners of Fisheries next meet for the discharge of the business of their department. The memorial mentioned in my letter of the 11th February ult. being ready for presentation, I am anxious to bring it before the Board on the first opportunity.

Your, &c.

E. Hornsby, Esq.,
Office of Public Works,
Department of Fisheries.

(signed) *Wm. Robert Rogers*, jun.

Department of Fisheries.

Office of Public Works, Dublin,
12 April 1862.

Sir,

I AM directed to acknowledge the receipt of your letter dated the 11th instant, and to request that the memorial be forwarded, and when received the Board will name a day to receive you, if considered necessary.

I am, &c.

Wm. Robt. Rogers, Esq., jun.,
Dundalk.

(signed) *Edward Hornsby*,
Secretary.

West of England Life and Fire Insurance Company,
Dundalk Agency, 14 April 1862.

Sir,

I BEG to acknowledge the receipt of yours of the 12th instant, requesting memorial to be forwarded. I beg to inclose same, and request your early attention to the matter.

Your, &c.

E. Hornsby, Esq.

(signed) *Wm. Robert Rogers*, jun.

To the Honourable the Commissioners of Fisheries in Ireland.

The Humble Memorial of the Inhabitants of Dundalk and of its neighbourhood,
Sheweth,

THAT the Bay of Dundalk is, as regards the rights of fishing with trawl nets within the headlands of Clogher Head and Cranfield Point, under the control and jurisdiction of your Honourable Board.

That the said bay is well stocked with fish of various descriptions, and of excellent quality.

That

That from time immemorial, the aforesaid bay was fished with trawl nets, and large quantities of fish brought into the fish market of Dundalk for the use of the inhabitants.

That, in pursuance of the powers vested in the Commissioners of Fisheries in Ireland, a bye-law was passed, bearing date the 14th day of February 1851, prohibiting the use of trawl nets within the headlands hereinbefore mentioned.

That the only means now used for taking fish in said bay, is by hand lines and set lines, and that the supply of fish brought into the market is, and has been for a long time past, inadequate to the wants of the town, and the exorbitant price demanded for fish renders it an article of food of great luxury.

That application was made to the Commissioners of Fisheries in Ireland by letter, dated the 11th day of February 1862, respecting said bye-law, and requesting information as to the grounds on which the Commissioners considered it necessary or beneficial to make said bye-law in respect to the Bay of Dundalk.

That a reply, dated the 15th day of February 1862, was received from the Fisheries Department of the Office of Public Works in Ireland, stating that said bye-law was "made on evidence taken by the Commissioners at public meetings."

That your memorialists have made due and diligent inquiry on the subject, and have been unable to ascertain that any public meetings were held in Dundalk, prior to the passing of said bye-law, as far as regards the Bay of Dundalk, or that any notice of said meetings (if held) was circulated in the town of Dundalk.

And your memorialists further say they have examined persons acquainted with fishing with trawl nets, and with the Bay of Dundalk, and competent to give an opinion as to whether injury would probably arise, or be caused to the spawn of fish in said Bay of Dundalk by the use of trawl nets. And your memorialists have ascertained that no injury to the spawn would arise or be caused by the use of same.

Your memorialists therefore beg your Honourable Board to examine into, and take into your favourable consideration, the facts above stated, and to rescind the bye-law before alluded to; and to make such regulations to permit the use of trawl nets within the headlands of Clogher Head and Cranfield Point, as will enable the inhabitants of Dundalk to obtain a supply of fish suitable to their wants.

And your memorialists will ever pray.

Robert Haig, Chairman,
Dundalk Harbour Improvement Commissioners.

John M. Nugent, J. P., Chairman, Town Commissioners.

John Browne, M. D., T. C.
James Shckleton, H. C., T. C.
Edward H. Macardle, H. C., T. C.
Joseph Farrell, H. C., Agent for Lloyd's.
Peter Duffy, T. C.
S. Brown, H. C.
James Murphy, H. C.
Owen Devlin, T. C.
Russell Pattam, T. C.
Henry Backhouse, H. C.
Richard Verdon, H. C.
Denis Callan, T. C.
William Robson, H. C., T. C.
Michael Kelly, J. P., H. C., and T. C.
Augustus W. Jccelyn, Mayor,
J. P., H. C., T. C.
John O'Hare, T. C., and H. C.
J. E. Caraher, H. C., T. C., P. L. G.
Patrick Wynne, J. P., H. C., and T. C.
Thomas Tarleton.
James Murtagh, T. C.
Thomas M. Mahon, T. C.
John Lawless, H. Master.

Clermont.
John George Coddington.
J. Murphy, J. P.
Joseph Dickie, Solicitor.
Charles M. H. Denvir, Solicitor.
Patrick James Byrne, Solicitor.
H. Shckleton, Secretary to Grand Jury,
County Louth.
Joseph Cartan.
Philip Callan.
J. D. Macalester.
Edward Jipping, J. P.
Thomas Browne, Clerk Peace, Louth.
Travey Wright.
E. K. Supple, L. J. C.
Patrick Dondale.
James Tipping, J. P.
William Robert Rogers, Junior, Solicitor.
John A. Haig.
James Tallan.
E. G. Brunker, M. D.
Newton Pim, B. A.
William Robert Rogers, Solicitor.

Note.—H. C. means Harbour Commissioner, and T. C., Town Council.

8 April 1862.

Department of Fisheries.

Office of Public Works, Dublin,
22 April 1862.

Sir,

I AM directed to acknowledge the receipt of your letter, dated the 14th instant, forwarding a memorial from the inhabitants of Dundalk and of its neighbourhood, praying that the bye-law prohibiting trawling in Dundalk Bay may be rescinded; and I am to state in reply, that as this is a subject of considerable importance, the Board have decided, before any further changes with regard to the law affecting trawling shall be made, that the question of trawling generally on the whole coast of Ireland shall be practically investigated.

Memorialists shall receive the earliest intimation of the Board's final decision.

I am, &c.

(signed) *Edward Hornsby*, Secretary.

Wm. Robert Rogers, Esq., jun.,
Dundalk.

Department of Fisheries.

Sir,

Francis-street, Dundalk, 19 May 1862.

I BEG to call your attention to your letter, dated 23d April ult., acknowledging receipt of memorial from the inhabitants of Dundalk respecting the bye-law prohibiting trawling in the bay of Dundalk, and further stating that the subject being of great importance would be practically investigated. I have been requested to ascertain if any steps have been taken by the Board in the matter, and if the inhabitants of Dundalk will have the opportunity of attending and giving evidence regarding the subject of their memorial, when such investigation takes place.

I am, &c.

E. Hornsby, Esq.

(signed) *Wm. Robert Rogers*, jun.

Department of Fisheries.

Office of Public Works, Dublin,
27 May 1862.

Sir,

WITH reference to your letter of the 19th instant, on behalf of some of the inhabitants of Dundalk and neighbourhood on the subject of the practical investigation into trawling generally on the whole coast of Ireland before any further changes, if any, shall be made in the bye-laws relating thereto, as adverted to in my letter of the 23d ultimo, and requesting to know if they will have an opportunity of giving evidence on the subject of their memorial, I am directed by the Board to state that no final decision can be made without such an inquiry as shall enable the memorialists and others interested to make such statements, and give such evidence, as may sustain their case.

I am, &c.

(signed) *Edward Hornsby*, Secretary.

Wm. Robert Rogers, Esq., jun.,
Francis-street, Dundalk.

Dundalk Bay Fishery.

West of England Life and Fire Insurance Company,
Dundalk Agency, 13 June 1862.

Sir,

I HAVE the honour to forward to the Commissioners of Fisheries in Ireland the memorial of the Town's Improvement Commissioners of Dundalk, adopted and signed at their meeting held this day, and request that same may be laid before the Board as soon as possible.

I am, &c.

E. Hornsby, Esq.

(signed) *Wm. Robert Rogers*, jun.

To the Honourable the Commissioners of Fisheries in Ireland.

The humble Memorial of the Town's Improvement Commissioners of Dundalk,

Sheweth,

THAT a memorial, signed by the chairman and members of the Board of Town's Improvement Commissioners of Dundalk, the chairman and members of the Board of the Dundalk Harbour Improvement Commissioners, the local magistrates, and many other persons, was, on the 14th day of April 1862, forwarded to your Honourable Board, representing certain facts connected with the Bay of Dundalk, as, by reference to said memorial will appear, and praying, among other things, that a certain bye-law made by the Commissioners of Fisheries in Ireland, dated the 14th day of February 1851, whereby the use of trawl nets was prohibited on a part of the east coast of Ireland, within the headlands of Clogher Head and Cranfield Point, might be rescinded, to enable the inhabitants of Dundalk to obtain a supply of fish suitable to their wants.

That a letter from your secretary, dated the 23d day of April last past, was received, acknowledging the receipt of said memorial from the inhabitants of Dundalk and its neighbourhood, and further stating, "that, as this is a subject of considerable importance, the Board have decided, before any further changes with regard to the law affecting trawling shall be made, that the question of trawling generally, on the whole coast of Ireland, shall be practically investigated. Memorialists shall receive the earliest intimation of the Board's final decision."

That a considerable time having elapsed after the forwarding of the memorial above referred to, and the acknowledgment of the receipt of same, and your memorialists not having received any intimation of the practical investigation referred to in the letter of your secretary, above referred to, and the grievances complained of in said memorial being still in existence, a letter was addressed to your secretary, dated the 19th day of May last (reference being therein made to the memorial above-mentioned, and the reply acknowledging receipt thereof), requesting information as to whether any steps had been taken by your Honourable Board towards the practical investigation of the subject-matter of the memorial, and if, on the said investigation, the inhabitants of Dundalk would have an opportunity of attending and giving evidence as to the facts stated in their memorial.

That a reply from your secretary, dated the 27th day of May last, was received, acknowledging the receipt of said letter of the 19th of May then instant, on behalf of some of the inhabitants of Dundalk and neighbourhood, reference being also therein made to said memorial before referred to. Said reply went on to state, "I am directed by the Board to state that no final decision can be made without such an inquiry as shall enable the inhabitants and others interested to make such statements, and give such evidence, as may sustain their case."

That a period of upwards of eight weeks has now elapsed since said memorial was forwarded to your Honourable Board. That the scarcity of the supply of fish has been severely felt by the inhabitants of Dundalk, arising, as your memorialists believe, from the reasons stated in said memorial of the 14th of April last.

That your memorialists are elected by the ratepayers of the town, and represent the interests and wishes of said ratepayers and of the town generally.

That most commodious market buildings have been lately erected in the town; and your memorialists, in the discharge of their duty in the improvement of the town, are desirous that a fish market, well supplied with good and wholesome fish, should be established.

Your memorialists, therefore, respectfully and earnestly urge upon your Honourable Board to take into your immediate consideration the subject-matter of this memorial, and of the memorial of the 14th of April last, and to give such relief in the matter as the nature of the case may require, and to your Honourable Board shall seem meet.

And your memorialists will pray.

13 June 1862.

(signed) *John M. Nugent, J. P.,*
Chairman Town's Improvement Commissioners.

Department of Fisheries.

Office of Public Works, Dublin,
16 June 1862.

Sir,

I BEG to acknowledge the receipt of your letter, dated the 13th instant, transmitting a memorial from the Town's Improvement Commissioners of Dundalk, urging upon this Board the immediate consideration of the said and former memorial (dated the 14th April last), in reference to the rescinding of the existing bye-law relating to trawling in Dundalk Bay, and I am directed, in reply, to state, that since the Board informed the Dundalk Town Council of their intention to have a public investigation on the subject of trawl fishing generally, a Bill has

been brought into Parliament, and which has been referred to a Committee. By this Bill, power to make bye-laws regarding trawling in bays, is not given to the Commissioners; and, under those circumstances, and pending the decision of Parliament, it appears unadvisable to institute inquiries on the subject.

Wm. Robert Rogers, Esq., jun.,
Dundalk.

I am, &c.
(signed) *Edward Hornsby,*
Secretary.

Dundalk Bay Fishery.

Sir,

Dundalk, 28 June 1862.

I AM directed by the Dundalk Town's Improvement Commissioners to inquire on what day the Commissioners of Fisheries would receive a deputation from their Board on the subject of their memorials, already forwarded, and to express their desire to have said deputation received on an early day.

The Secretary,
Department of Fisheries.

I am, &c.
(signed) *Wm. Robert Rogers, jun.*

Department of Fisheries.

Sir,

Office of Public Works, Dublin,
30 June 1862.

I AM directed to acknowledge the receipt of your letter, dated the 28th instant, requesting to be informed on what day this Board would receive a deputation from the Town's Improvement Commissioners of Dundalk, in reference to the subject of their memorial on trawling in Dundalk Bay, and I am to state, in reply, Wednesday next, the 2d proximo, at one o'clock.

Wm. Robert Rogers, Esq., jun.,
Dundalk.

I am, &c.
(signed) *Edward Hornsby,*
Secretary.

Sir,

Dundalk, 1 July 1862.

I AM directed to acknowledge the receipt of your letter of the 30th ultimo, in reference to the deputation from the Dundalk Town's Improvement Commissioners, and to express their regret that the day fixed afforded them such short intimation of the Board's determination to receive them, that they would be unable to avail themselves of the opportunity. If Thursday, the 10th instant, would suit, they would, on that day, be happy to wait on the Board. If that day would not suit, any subsequent day named by the Board, the deputation will attend.

Secretary, Office of Public Works,
Department of Fisheries.

I am, &c.
(signed) *Wm. Robt. Rogers, jun.*

Department of Fisheries.

Office of Public Works,
Dublin, 7 July 1862.

Sir,
WITH reference to your letter of the 1st instant, I am directed to state, in reply, that the Chairman and Deputy Chairman are at present out of town ; but on their return I shall communicate with you, fixing a day on which they will be prepared to receive the deputation of the Dundalk Town's Improvement Commissioners.

I am, &c.
(signed) *W. Mooney*,
pro-Secretary.

Wm. Robt. Rogers, Esq., jun.,
Dundalk.

Department of Fisheries.

Office of Public Works,
Dublin, 25 July 1862.

Sir,
ADVERTING to my letter of the 7th instant, with reference to the subject of trawling in Dundalk Bay, I am directed to state that the Chairman, having returned to town, the Board will be prepared to receive the deputation from the Dundalk Town's Improvement Commissioners, on Thursday next, the 31st instant.

I am, &c.
(signed) *W. Mooney*,
pro-Secretary.

Wm. Robt. Rogers, Esq., jun.,
Dundalk.

West of England Life and Fire Insurance Company,
Dundalk Agency, 26 July 1862.

Sir,
I AM directed to acknowledge the receipt of yours of the 25th instant, and to state, in reply, that the deputation from the Dundalk Town's Improvement Commissioners will wait on the Board on Thursday, the 31st instant, at half-past 11 o'clock, A.M., at which hour I hope it will suit the convenience of the Board to receive them, to enable them to return by the one o'clock P.M. train.

I am, &c.
(signed) *Wm. Robt. Rogers, jun.*

Department of Fisheries.

Department of Fisheries.

Office of Public Works,
Dublin, 29 July 1862.

Sir,
IN reply to your letter of the 26th instant, I am directed to inform you that the Board will be prepared to receive the deputation of the Dundalk Town's Improvement Commissioners at half-past 11 o'clock on Thursday next, as mentioned by you.

I am, &c.
(signed) *Edward Hornsby*,
Secretary.

Wm. Robt. Rogers, Esq., jun.,
Dundalk.

EXTRACT from BOARD'S MINUTES, 31st July 1862.

DUNDALK BAY.—TRAWLING.

Deputation.

MR. CARROLL, Chairman of the Town Commissioners, and Mr. Rogers, attend to represent the feelings of the inhabitants of Dundalk, to have the bye-law prohibiting trawling rescinded.

Mr. Carroll states, Mr. Haigh, Chairman of the Harbour Commissioners, was obliged to go away on urgent business, or he would also have attended.

After conference, the Board decide on complying with the request of the deputation to grant a public inquiry at Dundalk, to take place on Tuesday, the 12th August. Notices to be issued to that effect.

The deputation thanked the Board, and retired.

Department of Fisheries.

Office of Public Works, Dublin,
31 July 1862.

Sir,

I AM directed to inform you, for the information of the Town's Improvement Commissioners of Dundalk, that the Board have fixed Tuesday, the 12th proximo, for the meeting to be held at Dundalk in reference to trawling.

I am, &c.
(signed) *Edward Hornsby,*
Secretary.

Wm. Robert Rogers, Esq., jun.,
Dundalk.

Sir,

Balbriggan, 6 August 1862.

I BEG leave to introduce to your meeting some fishermen from this town who may be able to give some information as to the fishing in Dundalk Bay.

To the Chairman.

I am, &c.
(signed) *John Baker.*

Sir,

Balbriggan, 11 August 1862.

I BEG leave to say I have for several years watched the trawling vessels upon this coast, and have, on several occasions, witnessed trawling, and I am of opinion that no vessel requiring eight feet of water to float her can do any injury to the spawning grounds; if injury can be done to them by nets, the wading nets are the most injurious, but I think the spawn is very generally deposited in foul ground. I think that preventing boats to trawl near shore will be injurious both to the procurers and purchasers of fish.

I have, &c.
(signed) *George Blackburne.*

TRAWLING MEETING AT DUNDALK.

Office of Public Works, Dublin,
14 August 1862.

THIS meeting was held pursuant to notice on Tuesday, the 12th instant. It was numerous and respectably attended. Twelve witnesses were examined, viz., eight in favour of rescinding the bye-law against trawling between Dunany Point

Point and Cranfield Point, and four against it. Numberless witnesses on both sides may have been had, but, after an inquiry of nearly six hours, there appeared no prospect of getting further information. It is quite clear that the authorities of Dundalk, as well as the great body of the inhabitants, are anxious to have the benefit of the increased supply of fish, which they believe would, in a great measure, be confined to the boats of the locality, and that if they thought it probable that the large boats of Dublin would resort to the bay, they would not feel disposed to open the fishery; but they believe that they are protected from any such chance by the shoalness of the bay.

There is a nest of line fishers at Soldiers' Point, Blackrock, Lurgan Green, and Annagassen; there are nearly 40 boats. From April till September they are in the habit of fishing at night for black soles; they shoot their long lines, and, if the night be not good, leave them till morning. When trawling was practised, they frequently lost their lines, and the fear of such loss constitutes their greatest objection to the trawl net. The inhabitants of Dundalk complain that the fish taken by those line fishermen is not available for the supply of their market, being sold on the spot to dealers and cadgers, while the fishermen assert that it is only because they cannot get a fair price in the town that they sell at better prices to persons who take the fish into the country, or sometimes to the Dublin market. The evidence on both sides is as conflicting and as embarrassing as usual. I certainly do not think the partial opening of Dundalk Bay could be tolerated, but it is very questionable whether it may not be expedient to permit the use of the trawl net along the whole eastern coast for a year, if only to ascertain what effect it would produce, and what the state of the preserved ground is. It has been asserted by some of the witnesses that the practice of trawling, even outside of the limits in the channel, has been the cause of the remarkable scarcity of round fish for some years, and of nearly the extinction of a fish which once abounded, the haddock.

The fishermen who took the deepest interest in rescinding the bye-law were trawlers from Clogher Head and Balbriggan; their appearance and general demeanour present a great contrast to the miserable condition and violent manners of the poor line fishers.

One most important point deserving of attention seems to be the very injurious effects of the destruction of small and unsizable fish, scarcely fit for anything but feeding pigs, by a description of net called foot nets, or small seines, generally with mesh not larger than herring mesh, and often smaller; they prevail much towards Clogher Head.

Upon the whole, I should feel disposed to leave matters as they are for the present, until the Board shall determine upon a more extended system of relaxation in the regulations against trawling in bays.

(signed) *J. R. Barry.*

DUNDALK BAY.—TRAWLING.

Sir,

Office of Public Works, 10 September 1862.

Pursuant to the Board's instructions, I accompanied Mr. Barry to hold an inquiry in Dundalk, on the 12th August last, as to the propriety of repealing the bye-law prohibiting trawling in Dundalk Bay; and herewith submit the minutes of evidence taken on that occasion for the Board's information.

I have very little hesitation in recommending for the Board's approval that the bye-law made in 1861, prohibiting trawling on this east coast, should be repealed, and I do so on the following grounds:—

Firstly. There was no evidence taken previous to the making of this bye-law at Dundalk.

Secondly. The evidence taken at Clogher Head, at which place a meeting was held in 1850, would not appear to have been sufficiently conclusive as to show that trawling was doing any injury in Dundalk Bay, or likely to do so; but that, on the contrary, trawling in 15 or 16 fathoms of water was as likely to injure the lines as inshore trawling, and that the Dublin trawlers did not fish inside the headlands or in shoal water.

Thirdly. The evidence taken on the late inquiry at Dundalk goes to show that when trawling was carried on in Dundalk Bay, a large supply of the finest flat fish, including plaice, up to 16 lbs. weight, was obtained; but that since it was prohibited, the fishing has been getting worse every year; that previous to the bye-law there was, according to the evidence of a coast-guard stationed at Soldiers' Point and Clogher Head for a number of years, "20 times as much fish as since; that he has seen 20 score of fine prime fish taken by one trawl-boat;" that at the time trawling was permitted, the line-men were getting large quantities of fish, considerably more than now; that when trawling was going on there was plenty of fish, and none to be had since; that the line-men were in the habit of shooting their lines after the trawlers had scraped the ground and getting plenty of fish; and that since the bye-law was made the fishermen have become miserably poor, and not getting any quantity of fish.

Fourthly. There were, previous to the bye-law, at Clogher Head, seven boats trawling, of from 20 to 25 tons, and six of these vessels are now lying wrecked for want of fishing, as the people had to give them up when prohibited trawling.

Fifthly. If the bye-law be now repealed, and trawling permitted, it will give an impetus to the trade of fishing, and afford a good deal of employment to the coast population, as it has been stated at the meeting that, should the bye-law be rescinded, some new trawl-boats would be immediately set to work. At the several inquiries that have been held from time to time on this subject, it has always been asserted that the trawling had injured the spawn of the herrings, and driven them off the coast. The most complete contradiction has been afforded to these statements this and last year, as on the very ground where the trawlers have worked on the east coast by day, the herring nets are shot by night, and I believe, in the memory of the oldest man, there has never been such a take of herrings as this year.

The same circumstance has occurred in Galway Bay, where at least 10 of the largest trawlers afloat in Irish waters are at work daily.

Under these circumstances, and that it has been sworn to at the late inquiry, that when the trawlers were working on the east coast, previous to the bye-law they got plenty of fish, and never got any worth taking since, I have considered it but right to recommend the repeal of the bye-law of 1851, 14th February.

I have, &c..

(signed) *Thos. F. Brady.*

E. Hornsby, Esq.

DUNDALK BAY.—TRAWLING.

MINUTES of EVIDENCE taken at Dundalk, 12th August 1862.

JAMES TRAINOR, Examined.

Knows the Bay of Dundalk. Was trawling in it for a number of years. Is a fisherman since he was born. Was an owner of a trawler at one time before the bye-law was made prohibiting it in the bay. He never took up spawn in his net, except turbot spawn. Never saw that the trawl was injurious to spawn, which he found was always from low-water mark in-shore on the strand. He did not trawl there. Trawled from Giles's Quay across to the buoys, in water from $2\frac{1}{2}$ to 6 fathoms, across to the outer buoy, and from the second buoy to Salterstown. He only went out to six fathoms on the north. The rise of tide in the bay is about two fathoms. In that line of trawling he never took any spawn, except turbot spawn, and that very seldom.

The size of his trawler was registered 12 tons; a beam trawl, 28 to 34 feet beam; weight of irons, three to four stone each. He never used a small meshed net in the bay, but could not tell the size of the mesh in his trawl net. He supposes it was three inches from knot to knot. Threw the waste over the side of the vessel, and never noticed spawn. Did not take small fish, because he carried a large mesh. About nine or ten years ago he was trawling in the bay and on the coast of Scotland. He took up spawn near the buoys near foul ground. That was between the outer buoy and the second buoy. It was turbot spawn. He heard it was spawn, but did not know himself. It was all stringing together. Has fished in 14 fathoms of water on Maguire's Bank, outside the boundary line. He could not say he took up spawn on that bank. There was a complaint from the line fishermen that the trawlers used to come into the bay from Clogher Head. There were only two boats then in Dundalk. Line fishing was then carried on extensively. When both hookers and trawlers were working, the line-men used to get plenty of fish, and also the trawlers.

The

The complaints were made then that the trawlers came in by night and took away the lines. He has taken up some bits of lines that were broken away. There was plenty of fish when trawling was going on, and none to be had since. There were very few fishermen in Dundalk that time, only two boats' crews. His opinion was that when the ground was scraped they would get more fish. He knows when the lines were shot after the trawls they would get more fish. It scrapes up the food, and the fish congregate on the ground. His trawl would not take small fish. He would not come in on the shoals where the small fish are. He has seen the trawlers scraping the ground, and the line-men shooting after her and getting plenty of fish.

MICHAEL RICE.

Lives at Bellurgan Point, the other side of Soldiers' Point; is a farmer and fisherman. He has trawled in Dundalk Bay. It is a long time since he commenced fishing. The last time he trawled was about 11 or 12 years ago; he generally trawled from Salterstown to Giles's Quay, taking the second buoy, and sometimes outside that. Something used to come up on the sole rope like spawn, but he could not say it was spawn; that was in deep water. He fishes now, and is getting a good supply. The fish spawn in shallow water. He cannot say whether trawling would be injurious or not if allowed. He has used a draft net in the river, and got in it from a sturgeon to a flounder; some very small fish, but took no small fish in his trawl net; the mesh was too large.

Cross-examined.—In his trawl he could not tell if he ever took spawn. He did not take up any lines to his knowledge when trawling. He now fishes with a draft net for Mr. Tipping, and sometimes with lines, with bush thorns, on the sand. There is no small mesh net now to his knowledge along the bay. Recollects the bay a long time. Herrings used to fall in sometimes; the people do not look after them as formerly; the men are too poor. He is not aware of the great take on the east coast; considers there was no success in the bay since trawling was prohibited. Trawling never did injury to the haddock; it took large plaice and turbot, which seldom take bait; there are very large plaice in the bay, up to 16 lbs. weight. He does not know whether fish of that weight is taken now. There are only a few soles taken; the bay is not remarkable for soles. The mussel-beds are greatly diminished by exporting to Liverpool as much as they can get every season; they are taken by grappling, dragged against the tide. They do not use dredges, as they consider that mode of taking them injurious to the fishing.

Cross-examined.—Has used lines out of the boat himself; fishes with them now on the strand in shoal water.

THOMAS CARVIL, Balbriggan.

Is a fisherman 40 years; fishing exclusively, except for about three years he was coasting; trawling almost all the time, and herring fishing also on all the east coast, in every bay, and twice in Dundalk Bay. Is owner and master of a trawler, 22 tons register, belonging to Balbriggan; her trawl beam is 38 feet; irons, about six stone each. Since the bye-law he has trawled outside the limits; and since that was done, it is only a miserable life, not getting any quantity of fish. Remembers before the bye-law was made, they were taking treble the quantity that they do now. Sometimes they fish in the deep. At this time of the year the fish come into the shoal water after spawning. No fish ever spawns on clear ground in shallow water; they spawn in deep rough ground, and the young fish come into the shoal to fatten. The trawl scrapes up food for the fish, razors and cockles, &c. Saw the line men shooting their lines on the same ground after the trawl had gone over it, and sometimes they would get plenty of fish, and at other times they were scarce enough. The fish go in shoals, and if got to-day may not be got to-morrow. Saw at the time before the law was passed, 10 fish to one now. The haddocks have failed; he cannot say that is caused by want of trawling. There is plenty of herrings where the trawling is carried on now down at Howth, on the same ground on which the trawlers work; that is outside the limits fixed by the bye-law. The trawling has no effect on herring fishing; the great shoals of herrings are taken at night on the ground they have trawled over by day. He cannot say that it is the want of trawling that has made the fish to fail. On the east coast of Scotland the haddocks have also failed; he cannot attribute it to the trawling being prohibited. The haddocks used to be taken outside the limits.

To Captain *Brabazon*.—Every year, as far as he sees, the fish come in at this time of year to the shoal water. They spawn in about 15 fathoms; the shoaler the better from June to November. The dabs are not got in deep water. He never takes any fish in his trawl that is not of use. The Ringsend boats are too big for the bay; they would ground; there is no room for them. Large trawlers could not come in much here; his boat only draws 7½ feet. There are seven or eight such boats in Balbriggan; their draught of water is seven to eight feet. The Dublin trawlers draw 10 to 12 feet. If there was no restraint on trawling, the Balbriggan boats would come in, but not at all times the wind would answer. They would not sweep it for two or three months; they would not sweep the bay clean; no danger of overfishing it. He does not think it should be prohibited any time during the year.

Cross-examined.—Between June and November the fish are in the shoal water and go off to the deep. Thinks, in his opinion, it would do no hurt to allow every person to fish through the year round and continuously, and believes it from his knowledge of 40 years' fishing.

He never found spawn in his trawl. About 17 years ago, when the trawlers were trawling in Dundalk Bay, they got plenty of fish, and never got any worth taking since the bye-law was made.

Cross-examined.—Knows Tom Smith comes here for haddock in winter. He could bring the quantity he gets often under his arm.

To Captain *Brabazon*.—Thinks where fish spawn, the trawl could not be used. He takes up spawn on herring nets on rough ground; herrings spawn on rough ground outside. The plaice and turbot spawn in deep water, on mud, in from 12 to 30 fathoms. When trawling in shallow water before the bye-law, he never took fish in a spawning state. In deep water he finds the spent fish.

The wading nets are used from the Nannywater to Balbriggan. He would trawl a quarter of a mile outside these nets. None of the Balbriggan boats now use long lines; they use hand lines. When trawling he never did damage to the lines. When they see the buoys of the lines they keep clear of them. Whelks for bait are exported from Balbriggan; the poor gather them up and sell them. He has not followed the herring fishing this year; is not able to get the material; is too poor.

To Captain *Brabazon*.—Is not aware of the existence of a society to lend money to fishermen.

At present there is not much less than 300 English fishermen herring fishing at Balbriggan.

The Skerries men are not even carrying now; it failed; did not pay them. He never saw a great destruction of small fish by the Ringsend trawlers.

Cross-examined.—He was often at low-water mark, and saw plenty of fry of fish there this time of year; all small fish; turbot, sole and plaice. He believes the fry have come in from the deep where they were spawned. In deep water, where the ground is disturbed by wind, they will get the fry there rolled up in sea-weed in the net, and therefore he thinks they all come in from the deep. He has taken the fry in the sea-weed, in his own trawl, in from 20 to 12 fathoms; size not two inches long. He would not find that small fish in the shallow water at that time of the year. The quantity of fish, both by line-men and trawlers, has been decreasing for some years all along the east coast.

PETER LEVINGE.

Is a trawler; lives at Clogher Head; his boat is 25 tons. Recollects when trawling was stopped in the bay. He was trawling before that about two years; not constantly; only came in when the wind answered. His father used to spend all his time at it. The line-men were in the habit of setting their lines on the very ground they were trawling on. He fished constantly in from two and a half to 16 fathoms, till he was prevented, and has fished outside the limits since the bye-law was made. He is striving to make a living, but is scarcely able to make it. There are seven boats lying wrecked at Clogher Head for want of fishing; they were from 20 to 25 tons. Since they were prevented fishing, the people had to give them up. They could not afford to keep up their boats. All these boats were employed before the bye-law. There is only one boat now out of seven that he recollects; only one boat now at Clogher Head, and one belonging to Balbriggan. He fishes with lines also, and herring and wading or foot nets. The line fishing has failed altogether within the last three years; both haddock, cod, and ling; they might as well be idle. Does not know the cause of the failure; cannot make it out. He does not think that trawling keeps away the fish; they used to trawl over the same ground daily, maybe five times a day, and made it his business to go over the same ground. The trawling clears the ground, and the fish makes on it. At the fifth shot he would get as much fish as on his first scrape.

Cross-examined.—Some of the Clogher line-men object to the trawling boundary being removed, as they have small boats, but others in the town would wish to have it removed. The men are in a very destitute state for the last six or seven years. If the trawling line removed there would be more boats employed fishing. He has seen bundles of fish not fit for anyone's use taken by the small meshed foot-nets along the coast, and is sure these small nets are injurious, as they take such abundance of small fish not the size of a shilling. They pick out the large fish, and throw the small ones on the beach, where they are all lost. He knew a man named Belton, 11 years ago; had a boat then; it is broken up since. He follows no trade or business but fishing; has no land.

Cross-examined.—He has trawled in Dundalk Bay, and got very fine fish in it. He has killed as fine plaice and turbot as ever was seen, three to five pounds each, from Giles' Quay to the outer buoy. He made two offers to have a scrape in the bay since the law was made, but the wind failed. Has taken away lines three or four times in Drogheda Bay by accident, and paid for them; paid to one man 13s. If the lines were properly buoyed he could avoid them when trawling.

The whole objection of the Clogher line-men is, that the trawlers take too much fish, and also that their lines might be destroyed, but the trawlers keep outside the lines when they are shot. There were more fishermen 12 years ago than now; from 19 boats with six men in each, to 11 linemen and two trawlers now. There are six men in each boat with the lines; five men in the trawlers, because they have no winches in the trawlers.

JAMES SMITH.

Lives at Clogher Head: has not a trawler now. Has fished in Dundalk Bay before the bye-law was made. He commenced trawling in 1831, and continued it for 20 years. One part

part of the season, say from April to September or October, he trawled generally, and followed hooking after that during the winter. Has often taken 3 *l.* and 4 *l.* worth of fish after 24 hours' trawling in bay. He never saw any failure in the fishing before the bye-law, by either linemen or trawlers. There was no falling off; the fish was increasing in the bay. Sometimes, when an east breeze of wind would throw in the seaweed, he would not get any fish. Since the bye-law was made he took two trials at night about two years after the law, and lost a trawl by the rack and sand. Took away the net, the ground was so dirty; he did not try it since; got no fish to signify. The last three or four seasons the long line-men were getting very few fish; they are very poor. He recollects when he would get 30 or 40 pair of soles of a night, but of late years they are not getting much at all. He follows the salmon fishing now, and the long lines in winter; has no land; is exclusively a fisherman; he knows the foot nets that are used; there are about 10 belonging to Clogher. They take a very large quantity of small fish, quite unfit for food; they use them for bait. They take large quantities of small fish that are not even fit for bait, they are so small; they are left on the strand and die. Thinks that mode of fishing very injurious. He does not know anything so destructive on that part of the coast. He has taken spawn in his trawl; believes it was spawn; the largest quantity off Clogher Head, in 10, 11, and 12 fathoms of water; sometimes took it up in shallow water, in lumps, but no form of a fish; in July, August, and September the largest quantity. He has only got a few small fish in the deep water in the rack. He thinks it would be very hard to trawl the bay now; it was always subject to weeds, because he used to take it up in the trawl, and believes the bay is now full of weeds. Believes there is a large quantity of very fine fish now in the bay; he does not think the large fish take the bait.

Cross-examined.—His boat is broken up now. He continued to keep it up for three or four years after the bye-law, but was obliged at last to give it up.

To Captain *Brabazon*.—Believes the Dublin trawlers do mischief by taking away the lines.

The more trawling in Dundalk Bay the more fish he has seen. Has seen 12 boats trawling in the bay at one time, 16 or 17 years ago, and the hind boat got as much as the first. Believes the Dublin trawlers are doing mischief. They trawl on some banks where the fish are spawning, between Lamb Bay and Holyhead; thinks that there they do mischief. The small boats would also do mischief there. The Dublin boats could not trawl in Dundalk Bay; there is no scope for them, and their gear is too heavy.

LAURENCE GORMAN.

Clogher Head fisherman, since he was able to go to sea; trawling and line fishing; he works in a trawler at present belonging to Balbriggan; the size about 26 to 30 tons; she is well found; continues to trawl outside the limits; took a scrape in Dundalk Bay about two years ago; from Giles' Quay to the bar; it was by day. He did not get a great deal of fish; very little fish, but a great deal of dirt. He was trawling only about an hour; it was fine fish; nothing but plaice. The line-men were getting a little plaice too, but very little; thinks if the breeze had held he would have got more fish. It was very dirty, for he got half the full of the net of rack; a great deal of dirt; the trawling would clear the bay; the cleaner the ground the better for fish; they will then set into it. Thirty-five years ago he trawled in the bay; at that time it was clean; he does not know now what state the bay is in. When he trawled about two years ago the lines were shot, and he took none of them away.

SAMUEL THOMPSON.

Coast-guard at Soldiers' Point. Was stationed at Clogher Head for nearly seven years; left Clogher about 10 years ago; was there at the last inquiry; he has seen the fishermen bringing in their fish constantly, and they are getting less every year, for some years. He has seen the wading nets used along the coast; saw some pretty good fish taken, but great quantities of small plaice, turbot, &c., not fit for any use; believes they were given to the pigs. He saw himself a large quantity not fit for even bait; one man swore he saw over two millions taken by one of these nets. There is a very small quantity of fish coming from the fishermen now; before the bye-law, he saw 20 times as much; has seen 20 score of fine prime fish taken by one trawl boat, all good marketable fish. Very seldom you would see any rubbish or small fish with the trawler; he has had no opportunity lately of seeing any of them fishing outside.

Cross examined.—Of a clear night he has often seen the trawlers coming in from Dundalk Bay with all their fine fish.

JOSEPH FARRELL.

One of the Harbour Commissioners. Recollects when trawling was carried on in the bay. The Dundalk people had a trawler of their own; a large quantity of fish was then brought in, and a very fine good size, and the line-men used to be getting plenty at the same time. He knows of his own knowledge the line-men were then getting large quantities, considerably more than now. For 11 years the market of Dundalk has been completely exhausted; the people cannot get a dinner of a Friday now; believes that trawlers would be put on to fish the bay if the line removed. He believes all the trawlers would assemble there, as the bay is noted for superior fish, and that would have no injurious tendency; believes a com-

pany will be formed to trawl the bay, if the line removed; believes that to remove it would not be injurious to the fishing, but the reverse; Dundalk Bay is noted for superior fish; the old steamers used to trawl coming in, and used to get a large quantity of very fine fish.

FRANCIS PRENDERGAST.

A Blackrock fisherman; lives by it exclusively; nothing but line fishing; is line fishing 30 years; generally from low-water mark to 25 fathoms, off the bar of Carlingford; has been in the habit of fishing in Dundalk Bay, between Giles's Quay and the outer rock; fishing inside the limits mostly; in winter times he goes outside for haddock and cod, and he fishes also between Dunany and Clogher; the men are not worse off than they were 10 years ago; he fishes with a yawl with five men; there are eight of them at Blackrock; there were only about six 10 years ago; he fishes with long lines in shoal water; haddock, hooks, bait, lug, buckies, razors, cock oysters, whelks. The boats at Blackrock get employment besides fishing; when fish are scarce, they are employed by any one; from April to September they fish for soles every night; they shoot their lines, and perhaps stop out with them, or, in case of storm, will leave them there till next morning; there may be 20 line boats out at a time, eight from Blackrock, six from Annagassen, 24 from Giles's Quay. A trawler might come and take away their lines; that is all the line-men dread; the line-men would not get as much fish if the trawlers were allowed to fish; the plaice will take the bait from this up to December; they take it earlier than this from the month of April; he finds the place more full of spawn coming on harvest they will be getting poor after November; has heard the evidence given, but does not believe one word of it. The bay is a fine, clean, sandy bottom, without rack; in the old times there was better fishing all round the coast than lately; the trawlers don't do mischief, working outside the boundary lines; he believes there is just as much fish taken as formerly; there are very few turbot taken by bait; they are generally speared in the water, the men wading out to their middle; they would catch some of them 30 lbs. weight that way, and down to 6 lbs.; they stand in the water on the strands, and when they see them, they rush at them and spear them; 30 people out, and maybe would kill five fish; on Lurgan-green strand and Dundalk river to Annagassen, there were six taken yesterday between the two rivers; they were in good order, and did not appear to be spawning; their market is Dundalk; he heard the evidence that the market is badly supplied; that is because the Dundalk people won't pay for them. There were 200 herring boats in Dundalk Bay at one time last year. Herrings begin about October; the trawling could be carried on by day in Dundalk Bay as well as on the east coast, where the herring boats are working; the trawlers used to work night and day; they had better times before the bye-law was made than now; the boats are in good condition; if the bay opened, the Dublin trawlers would come in.

PATRICK GAFFNEY.

Brought by Captain Brabazon from Malahide. Is a part owner of a fishing smack in Malahide; line fishing all his life; his boat is 19 tons register; does not understand trawling; the men consider trawling has injured the fishing; he never saw a trawl twice shot in his life; mischief was done in the channel where the trawlers work in 35 to 45 fathoms; the Dublin trawlers have torn up the ground, and they can get no fish there now; haddock fishing along that coast failed within five years; he cannot account for it, unless the spawn are killed outside; they blame the English trawlers for it.

Cross-examined by Mr. C.—Knows nothing about trawling; never was in a boat trawling; his boat about eight feet; uses spillards in 10 to 15 fathoms; the Dublin boats in the channel, between Lamb Bay and Holyhead, have done the mischief; the trawling there, in 40 to 55 fathoms, has done the mischief; the shoalest water he ever knew them to come into was eight fathoms; he could not say, if trawling were allowed in the shoal water, it would have the same effect as in deep water; if Dundalk Bay open, he could not say if the Dublin trawlers would come in; he has fished in Dunmore, and got a cargo of fish this year; no boats brought up two cargoes from that place this year; the fish were very plenty; he never found them more plentiful than this year; both cod and ling; some of the trawlers were working at Dunmore, where all the fish were so plentiful; the trawling off Dunmore has not injured their large fishing there; the "Anna of Malahide" is his boat.

CARVIL, Re-examined.

Is of opinion the Dublin trawlers could not trawl in Dundalk Bay. The space of ground is too narrow, and the water too shoal. There are large trawl-boats in Dublin, from 40 to 100 tons.

JAMES M'GROATHER, of Blackrock.

A line fisherman about 18 years; never was a trawler, or on board one; knows nothing of it himself; but believes it must be injurious, and that they must take fry; he was in a boat when a trawler took part of the lines away; he saw her off the lines, but could get no satisfaction. The general custom is to shoot their lines by night, and if the trawlers come they cannot avoid taking them away, and doing injury; he knows they will take away their lines if they are allowed to come into the bay. For the last seven or eight years there never was more haddock taken than last year; he got very fine haddock all through the winter;

he

he had to send them to Dublin, as the gentlemen of Dundalk would not buy them; turbot are full as plenty as ever in shoal water, and the plaice are as plenty, only smaller; fish is dearer for the last 10 or 12 years ago than formerly; haddock go from 10 to 12 and 3 lbs.; the men are not better off than 12 or 15 years ago, although fish is as plenty, and price higher; he attributes the increase of fish lately to the ground being protected from trawling; the Dundalk people will not give the price for the fish, and then they complain of the scarcity; there are two factors here, and they buy up the fish and send them into the different markets; loads of fish are coming into the Dundalk market; at Clogher Head they are getting fine fish there now; there are 42 fishermen at Blackrock; they sometimes take turbot with hook and bait, but principally by the spears.

MICHAEL MATTHEWS.

A line fisherman, at Annagassen; knows nothing of trawling; follows long lines altogether, and dragging nets sometimes along the shore; is a long line fisher 30 years; in his time both long lines and draw nets did well; the trawling and draw nets did the harm to the fishing; they are not getting as much fish now as 12 or 20 years ago; a great falling off in the quantity four or five years ago; about three years ago it commenced to get better; wading nets take a great quantity of fry, and the people feed their pigs with them; he owns one of these nets himself, and is using it for 30 years, and considers it very injurious; about 20 years ago he was out hauling, and met a trawler, and saw him take in his trawl a great quantity of fry, which was all killed; thinks the draw nets do the most mischief; believes the quantity of fish taken now is not so great as 20 years ago, and trawling does the harm.

(signed) *T. F. Brady.*

DUNDALK BAY, AND EAST COAST.

Sir,

Fishery Office, 12 September 1862.

At the late inquiry, held at Dundalk on the 12th ultimo, into the fisheries of Dundalk Bay, evidence was given that great destruction of fish takes place along the coast, by the use of wading or foot nets, by which, to use the words of one witness, millions of young fish are destroyed, being hauled up on the beach and left to die, or else given to the pigs.

These nets are draft nets, having a very small mesh; one end is kept on the shore, and the other is taken out by men wading, or in a boat, and brought round again to the beach, and then hauled in. It is the opinion of almost every one, even the very persons who use these nets, that they are most destructive and injurious to the fisheries. I would, therefore, beg to recommend for the Board's approval, that a bye-law should be made, prohibiting the use of these nets along the east coast.

I am, &c.

Thomas F. Brady.

E. Hornsby, Esq.

DUNDALK HARBOUR.

COPY of CORRESPONDENCE with the FISHERIES
COMMISSIONERS regarding TRAWLING in the
HARBOUR of DUNDALK.

(*Sir George Bowyer.*)

*Ordered, by The House of Commons, to be Printed,
17 June 1863.*

363.

Under 3 oz.

FISHERIES (IRELAND).

RETURN to an Order of the Honourable The House of Commons,
dated 3 March 1863;—for,

COPIES “of any CORRESPONDENCE during the present Year between the Conservators of Fisheries of Waterford District, or any of them, and the Commissioners of Fisheries, or any of them, or their Officers, together with the same between the Executive Government and the Commissioners, and the Conservators of Waterford District, on the subject of certain WEIRS in WATERFORD HARBOUR and ESTUARY having been NETTED during the last CLOSE SEASON :”

“Of the REPORTS of the TRIALS which took place relative to same at *Callahane* and *Arthurstown* during the last Month :”

“And, of any REPORTS made to the Fishery Board or the Executive Government, or any Minutes made on the subject.”

Office of Public Works, }
Dublin, 6 March 1863. }

By Order,
E. HORNSBY, Secretary.

(*Mr. Blake.*)

Ordered, by The House of Commons, to be Printed,
17 March 1863.

COPIES of CORRESPONDENCE during the present Year between the Conservators of Fisheries of Waterford District, or any of them, and the Commissioners of Fisheries, or any of them, or their Officers, together with the same between the Executive Government and the Commissioners, and the Conservators of Waterford District, on the subject of certain WEIRS in WATERFORD HARBOUR and ESTUARY having been NETTED during the last CLOSE SEASON :—Of the REPORTS of the TRIALS which took place relative to same at *Callahane* and *Arthurstown* during the last Month :—And, of any REPORTS made to the Fishery Board or the Executive Government, or any Minutes made on the subject.

Office of Public Works, Dublin,
21 January 1863.

Sir,

I AM directed to state that the Board have received information that some, if not all, of the weirs, in the estuaries of the rivers Suir, Nore, and Barrow are being put in fishing order by having nets placed thereon, which is contrary to the 37th section of the 5th and 6th Vict. c. 106.

Your attention is requested to clause 21 of your instructions, and if the complaint be true, you will give instructions to have the parties summoned for the offences.

The Inspecting Commander,
Coastguard, Tramore.

I am, &c.
(signed) *W. S. Stack*,
pro Secretary.

Sir,

Tramore, 27 January 1863.

I HAVE the honour to acknowledge the receipt of your letter of the 21st January, acquainting me that information had been received that the pens in the estuaries of the rivers Suir, Nore, and Barrow, were being put in fishing order.

I have to inform you that I sent orders to the officer in charge of the Arthurstown station of the coastguard to examine and report to me if the nets had been placed contrary to the Act.

On the 25th, I received his answer, stating that nets had been so placed, and giving me the names of the owners. In compliance with your directions, I have ordered the guilty parties to be summoned.

The Secretary,
Board of Works.

I have, &c.
(signed) *J. Binny Scott*.

Sir,

Office of Public Works, Dublin,
29 January 1863.

IN reply to your letter of the 27th inst., the Board request that you will at once, before issuing the summonses against parties for having their weirs netted, confer with Mr. Kelly, the crown solicitor, Waterford, who will give you the necessary legal assistance in these prosecutions.

The Inspecting Commander,
Coastguard, Tramore.

I am, &c.
(signed) *Edwd. Hornsby*,
Secretary.

(Registered Office, Public Works, 26 January 1863 ; addressed to
James Redmond Barry, Esq.

Gendine, Arthurstown,
County Wexford.

Sir,

WITHIN the last day or two the coastguards have given notice to the weir owners on Lord Templemore's property that the nets which they were fixing to the poles of their weirs should be removed ; although the Queen's gaps are open, they have taken down all the nets that could be got at. In the meantime, before they again put them on, they have requested of me, as his Lordship's agent, to write to you on the subject. They consider that the Act does not specify the time for putting on the nets in the places where their weirs are situated ; and they also state that if the nets are not put on now, they may lose nearly one month's fishing ; this we think hard, when they do not use the weir before the day appointed by Act of Parliament.

I may further state that the bailiffs have visited the weirs, and have directions to do so, and all measures shall be taken to prevent illegal fishing.

The tenants seem so confident that they have done no wrong, that they would wish to try the point as to the time specified, and if a summons be issued against any one party, the case might be tried.

As I said before, all nets which could be removed have been removed, since they got the notice. The weir owners do not wish to oppose the law, but they wish to know if the Commissioners of Fisheries will try if the law prevents them from preparing their weirs for fishing.

I am, &c.
(signed) *A. W. Roberts.*

Rock Lodge, Passage East.
25 January 1863.

My dear Sir,

THE coastguard officer here informed me this day that he had orders from the Board of Fisheries to report if the stake weirs were netted, and that he had visited mine and others yesterday, and found they were partly so ; now we are advised that we have a perfect right to commence putting on our nets before the commencement of the open season, provided the nets are not used for the purpose of taking salmon. Now I, as a conservator of this A district, have put on water bailiffs, for the purpose of seeing that the weirs are not in fishing order, and cannot catch fish before the open season commences. I have no wish whatever to break the law, and will be satisfied, if your Board wish to proceed against me, to waive all formalities, to appear to a summons before petty sessions, and admit the nets are on and anything else (except that I have broken the law), and leave the matter to the magistrates.

If we were not allowed to commence putting on our nets before the open season, it would be impossible that we could fish before the middle of March, because the bottom nets can only be put at low drains. The coastguard officer told me we had no right to put up nets until within 36 hours of the open season ; now this is evidently a misconception of the statute, for the 37th section of 5 & 6 Vict. c. 106, in which this limitation occurs, only relates to rivers or streams, and you know the mouth or entrance of the Waterford river into the sea has been defined to be at Passage ; and if you look at the following section (38th), you will find that we are only required to remove nets during the close season, which we did the moment we could do so at the termination of the open season, so as effectually to prevent the taking of fish, but there is no limitation as to the time of putting them up. I am quite sure you would not lend yourself to any proceeding for the purpose merely of preventing us to commence our fishing at the 12th February next to gratify the proprietors of the upper waters.

J. R. Barry, Esq.,
Inspector of Fisheries,
Custom House, Dublin.

I am, &c.
(signed) *Michael Dobblyn.*

Office of Public Works, Dublin,
30 January 1863.

Sir,

YOUR letter of the 25th instant, addressed to Mr. Barry, having been laid before the Board, I am directed by them to inform you that, acting under legal advice, they have instructed the inspecting commander of coastguard to issue summonses against the parties for having their weirs netted during the close season.

Michael Dobbyn, Esq.,
Rock Lodge, Passage East,
County Waterford.

I am, &c.
(signed) *Edward Hornsby*,
Secretary.

A similar letter to the above, same date, addressed to A. M. Roberts, Esq., Glendine, Arthurstown, County Wexford.

Office of Public Works, Dublin,
29 January 1863.

Sir,

I AM directed to instruct you to give your professional assistance to the inspecting commander of coastguard, Tramore, in enabling him to prosecute parties for having their weirs netted in the close season. No delay should take place in this matter.

Please to inform the Board when the trials will take place.

Pierse Kelly, Esq.,
Sessional Crown Solicitor,
Waterford.

I am, &c.
(signed) *Edward Hornsby*,
Secretary.

Sir,

Waterford, 30 January 1863.

I AM in receipt of your letter of the 29th instant, numbered 1558, instructing me to give my professional assistance to the inspecting commander of coastguard, Tramore, in enabling him to prosecute parties for having their weirs netted in the close season, and asking me to inform the Board when the trials would take place.

I saw Captain Scott, the inspecting commander, immediately on the subject, and was informed by him that he acted as his predecessor had done in similar prosecutions, and employed Mr. John Wall, of this city, a solicitor, to conduct the present ones. Under these circumstances, I called on Mr. Wall, and, as he represented that he had already taken a good deal of trouble in preparing summonses, and as I found that Captain Scott, who is but just appointed to this locality, felt himself in a very unpleasant dilemma, I considered it better, and no violation of or departure from the Board's instructions, that Mr. Wall should, with my assistance, proceed with the prosecutions, as his doing so relieves Captain Scott from all difficulty, and no additional costs shall be incurred by reason of two solicitors being engaged.

Some of the prosecutions are to be heard at Arthurstown on Tuesday next, and the rest at Callahane upon the ensuing Thursday, and both shall receive my very best attention.

The defendants have taken up the matter very warmly, and have engaged, I am informed, two counsel on their behalf. Mr. Wall, considering that counsel should be also engaged for the prosecution, proceeds this evening to Dublin for the purpose of seeing you with reference to the employment of counsel for the Board.

As I believe that prosecutions of this description were conducted by my predecessor for some time, and were generally considered part of the emoluments of my office, I feel very much obliged to the Board for entrusting me with the present one, and hope, should similar prosecutions be ordered, that my claims to conduct them will be considered.

The Secretary,
Office of Public Works, Dublin.

I am, &c.
(signed) *Pierse Kelly*.

BOARD'S MINUTE, dated the 31st January 1863, on Mr. Pierse Kelly's letter of the 30th instant, as verbally communicated to Mr. Wall.

"Inform him as Mr. Kelly will give Mr. Wall, the solicitor employed by the coastguard, his assistance in carrying out the prosecutions, the Board do not consider it necessary to employ counsel."

(signed) *E. Hornsby*

Sir,

Tramore, 29 January 1863.

THE parties summoned at Arthurstown for preparing their weirs for fishing, having retained counsel, I have to request that I may be allowed to do the same for the prosecution.

I have, &c.

(signed) *J. Binny Scott,*
Inspecting Commander.

The Secretary,
Office of Public Works, Dublin.

BOARD'S MINUTE on above.

30 January.

If Mr. Brady's business will allow of his going, it would be advisable for him to meet the inspecting commander to arrange for proper summonses being taken out both in this case and at Waterford.

E. Hornsby, Secretary.

Office of Public Works, Dublin,

30 January 1863.

Sir,

WITH reference to your letter to the Board, applying for the assistance of counsel to conduct the prosecutions against the parties for having nets on their weirs during the close season, I beg to inform you I have received instructions from the Board to proceed to Arthurstown, and confer with you and a solicitor as to the proper steps to be taken in the matter. You will be good enough, therefore, to postpone issuing any summonses until after my conference with you, so as to prevent any informality in the summonses.

I have, &c.

(signed) *J. F. Brady.*

The Inspecting Commander,
Coastguard, Tramore.

Waterford, 5 February 1863.

WE, the undersigned conservators of the Waterford district, beg to bring under your notice the following circumstances, and trust you will be good enough to afford this district the immediate relief we seek.

Several of the weir owners in the estuary of these rivers having put nets on their weirs during the salmon close season, proceedings were instituted by the Board of Fisheries at the suit of the coastguard officer; and although every step has been taken by the officer of the Board sent down to conduct the cases before the petty sessions, to get a fair decision before the magistrates, they have failed in both cases: that at Callahane, on Tuesday, in consequence of a difference of opinion between the magistrates, three of them, including the resident magistrate, being of opinion the law had been violated, and that at Arthurstown to-day, from being tried by magistrates who have, with one exception, interested views themselves.

The poor fishermen of Passage, and other places, feel themselves deeply aggrieved that these proceedings on the part of the weir owners should be allowed to go on with impunity, particularly as if they put a net in the water even a few minutes before the close season it would be seized and confiscated by the coastguard, and their owners fined heavily, and this mode of administration of the law makes them state there is one law for the rich and another for the poor.

Under these circumstances, and that the right of appeal has been taken away from us by the Petty Sessions Act, and that the open season for fishing will commence on the 12th instant here, we beg you will be good enough to move his Excellency the Lord Lieutenant to give immediate directions to the officer of coastguard to have these nets seized and removed at once, according to the powers given to the coastguard by the 10th section of the 8 & 9 Vict. c. 108.

Begging the favour of your immediate attention to this for the sake of a very and poor class of fishermen,

We have, &c.

(signed) *Saml. H. Jones*, Piltown,
Conservator of A. Division.
Joseph O'Dwyer, Waterford,
Conservator of C. Division
of the River Suir.

The Under-Secretary for Ireland,
Castle, Dublin.

6th February 1863.—Referred by Sir Thomas Larcom for report from Board of Works.

Office of Public Works, Dublin,
9 February 1863.

Sir,

IN reply to your reference of a letter from two of the Conservators of the Waterford Fishery district, praying that the coastguard should receive instructions to remove nets placed on certain stake weirs in the Waterford harbour, the prosecutions against them having failed at petty sessions, I am directed to state, for the information of his Excellency the Lord Lieutenant, that as the cases alluded to have been so recently under the consideration of the magistrates at the petty sessions in the counties of Waterford and Wexford, and by one bench dismissed, while on the other the magistrates were divided, consequently no rule pronounced, and that, as the open season for fishing will commence on the 12th instant, the Board think it would be unwise to take the strong steps now sought by the conservators to be enforced.

The Board are, however, of opinion the decision of the magistrates is quite wrong, and upon this they hope his Excellency will direct the opinion of the law advisers of the Crown to be taken.

I am, &c.

(signed) *Edwd. Hornsby*,
Secretary.

Major General
Sir Thomas Larcom, R.E., K.C.B.,
Dublin Castle.

12 February 1863, Sir Thomas Larcom returning Board's Report to his Excellency, dated 9th instant, with the following Minute of the law adviser thereon:—

“My present impression is, that the decision by the magistrates is erroneous, but before giving any definite opinion I would wish to know what is the construction of the weirs in question, and how are the nets used for fishing, and how are the weirs placed as regards the river?”

(signed) *E. S.*

Office of Public Works, Dublin,
16 February 1863.

Sir,

IN reply to your reference, dated the 11th instant, of the law advisers' impression, that the decision of the magistrates at Callahane and Arthurstown, in the recent prosecutions against certain stake-weir owners, for having nets on their weirs during a portion of the annual close season was erroneous, and requesting to have a plan of the shore, showing the position of the weir, and sketch of the nets, before giving any definite opinion: I am directed by the Board to send herewith

herewith a model of the stake-weirs in Waterford Harbour, the subject of the recent prosecutions, and Ordnance maps, showing their position.

The Board will be obliged by your returning the model and maps in due course.

I am, &c.

(signed) *Edwd. Hornsby,*
Secretary.

Major-General Sir Thomas Larcom, R. E., K.C.B.,
Dublin Castle.

Waterford Stake-Weir Prosecutions.

MEMORIAL from Conservators referred by Sir Thomas Larcom for Report of Commissioners.

Office of Public Works, Dublin,
9 February 1863.

THE prayer of this memorial calls upon the Executive Department of the Government, after a solemn and unanimous decision of a bench of magistrates in the county of Wexford, dismissing the complaint, and an equal division in the county of Waterford on the same question, summarily to instruct the coast-guard to act immediately on the 8th and 9th Vict. c. 108, s. 10.

Whatever may be my opinion on the application of this section to the present cases, I shall not attempt to forestall the judgment of the law department of the Board, and it may be equally presumptuous to observe, as I do, with all deference, that a more arbitrary or unconstitutional proceeding I can scarcely imagine than any recommendation from the Board to comply with the request of the two memorialists.

I beg further to be permitted to record the opinions which I verbally expressed at the Board on Saturday, the 31st January, "That the prosecutions were erroneous under the 37th section of the 5 & 6 Vict. c. 106, which did not apply to the cases complained of. That the intention of the framer of that Act, in leaving the period for removing the netting, or for replacing it, undefined in the 38th section, was designed, because it must depend on weather and tides, and finally, that whatever may be the law of the case, it was highly inexpedient at such a moment as the present, when the public mind was greatly excited, to institute prosecutions for doing that which for 20 years had been done openly and without hindrance.

I have, &c.

(signed) *J. Redmond Barry,*
Inspecting Commissioner of Fisheries.

Office of Public Works, Dublin,
9 February 1863.

Sir,

I BEG to hand herewith, for the information of the Board, copies of the Waterford Mail of the 4th and 6th instant, which contain a report of the trials against the owners of certain stake-weirs in the estuary of the Suir, Nore, and Barrow, for having their weirs netted during the close season.

I cannot refrain from stating to the Board my thorough conviction that these cases have not been adjudicated on by an impartial tribunal, as nearly all the magistrates at Arthurstown were more or less interested in the question at issue, and that the matter should have been referred to a higher tribunal, as a bad feeling exists on the part of the Passage, and other fishermen, with regard to these decisions.

I must, however, do the sessional Crown solicitor the justice of saying, that he challenged the constitution of the bench at Arthurstown, and quoted the opinion of Judges Crampton and Fitzgerald on this subject, but without effect.

A bad feeling has been created by the decisions in these cases, and some of the Conservators consider the coastguard should be directed to remove the nets now on the weirs, in accordance with the powers given to them by the 10th section of the 8 & 9 Vict. c. 108, and, I am informed, have memorialised his Excellency to that effect.

To give the Board some idea of the manner in which these cases have been tried, one of the defendants during the trial, on each occasion that the Crown solicitor made any good point in argument, made use of the following observations in an under tone, "Much good that will do you," "Much they (alluding to the magistrates) care what you say."

I cannot conclude this report without stating my opinion, that under the peculiar circumstances the coastguard should be directed to remove the nets on the weirs during the close season.

E. Hornsby, Esq.,
&c. &c. &c.

I am, &c.
(signed) T. F. Brady.

EXTRACT from "The Waterford Mail," 4 February 1863.

CALLAHANE PETTY SESSIONS.—IMPORTANT FISHERY PROSECUTION.

THE usual fortnightly petty sessions were held at the Callahane Court-house on Tuesday the 3d of February. Considerable interest was attached to the proceedings, in consequence of the Fishery Commissioners of Ireland having ordered several parties possessing weirs on the River Suir to be prosecuted under the 13 & 14 Vict. c. 88, s. 34, for having their weirs clothed before the termination of the close season, and under the 5 & 6 Vict. c. 106, s. 37, which is much to the same purpose, though somewhat more explicit.

Prosecutions were entered against Michael Dobbyn, esq., Arthur Neale O'Neill, esq., Mrs. Coghlan, and others.

The magistrates on the bench were—The Right hon. the Earl of Huntingdon, Sir Robert Paul, bart., Michael T. Hassard, esq., M. P., Nicholas Power, esq., Patrick Joseph Power esq., Charles Newport, esq., D. B. Franks, esq., R. M., and Captain Armstrong.

Lord Huntingdon declined to preside or to take any part in the hearing of the fishery cases, as he considered himself a party interested; accordingly Sir Robert Paul, bart., presided.

John Scott v. Michael Dobbyn.

Mr. Kelly, Crown prosecutor, assisted by Mr. Wall, for plaintiff; Mr. Brady, inspector of fisheries, being also present. Counsellor Alcock and Mr. E. T. Power, instructed by Messrs. Dobbyn and Tandy, for the defendant.

Samuel Jones, esq., Clonmore, was also in attendance, being one of the conservators of the Suir Preservation Society.

Mr. Kelly proceeded to make his statement. He said he had been instructed by the Fishery Commissioners to proceed with this prosecution, and in doing so he thought well to state that, in bringing this prosecution, there was no motive or object in it with reference to the question at present agitating the public mind, whether stake weirs should be abolished. In the inquiry before them the question was simply, had Mr. Dobbyn, the defendant, violated the Act of Parliament. The Act under which he proceeded, was the 13 & 14 Vict. c. 88, s. 34. Their worships would find, on reference to it, that it was a short and simple section, and one easily understood. He had no doubt, from the evidence he would bring before them, that he would be able to prove that in this case there was a violation of the provisions of this section. And if he proved that, they would have no difficulty in granting a conviction. The section under which the prosecution was brought, enacts, "That every proprietor, lessee, or other person, who shall be engaged in fishing for salmon by means of nets of any kind or description, shall remove and carry away, or cause to be removed or carried away from any strand or from the banks of any river, or from the vicinity thereof during the yearly close season, all such nets; and in case any such person shall omit or neglect to remove or carry away, or cause to be removed or carried away such nets as aforesaid, he shall forfeit all such nets, and shall forfeit and pay a sum not exceeding 10 *l.* nor less than 2 *l.*" What he contended was, that at the close of the open season, Mr. Dobbyn was obliged to remove those as soon as possible, and allow them to remain so during the entire continuance of the close season, and not put them up. It might be contended on the other side, that Mr. Dobbyn complied with the provisions of the act, by taking away his nets and not putting them in operation till the opening of the season; but if that construction were placed upon it, it would be perfectly impossible to carry out properly the provisions of the Act. In that case, the weirs might be netted three or four weeks after the close season had commenced. The proper supervision could not then be exercised, and it would be impossible to prevent a violation of the law. He contended that the meaning of the word "during" in the section he had read, evidently conveyed the entire continuance of the close season. He had taken the trouble to look into Walker's Dictionary for the meaning of the word "during," and he found it to be "for the time of the continuance, while anything lasts."

Mr. E. T. Power.—That is a very old authority.

Mr. Kelly continued.—He therefore urged that during the entire continuance of the close season, Mr. Dobbyn was obliged to have those nets removed, that was while the close season

season lasted, and if he could show that Mr. Dobbyn had his weirs netted on the 24th of January, it would be establishing a violation of the section on the part of the defendant.

Upon calling for the witnesses to prove the facts of the case, Mr. Dobbyn admitted what had been stated, and if necessary he would prove it himself.

Mr. Hassard thought it more judicious for them to go formally through the evidence as to the state of the netting, lest there should be an appeal.

Mr. Kelly handed in the "Gazette," to prove that the close season extended from the 31st of August to the 12th of February.

Mr. Dobbyn admitted ownership of the weir in question.

John D. Manning, coastguard, sworn, and examined by Mr. John Wall:—I am an officer of the coastguards quartered at Arthurstown, county Wexford; visited Mr. Dobbyn's weir on the 24th January last; found nets placed round the weirs; could not see whether they were all covered, being covered by the sea; in some parts the nets were eight or nine feet deep; could not see whether all the chambers were netted or not; one of them was; there was one breadth of netting in some parts, and two in others.

Cross-examined by Counsellor Alcock:—Was only engaged in the coastguards since the 8th of May last year, and, consequently, knew nothing of what was the practice with regard to those weirs.

Richard B. Kitson, sworn, and examined by Mr. Kelly:—I am chief boatman of the coastguards stationed at Arthurstown; on the 24th of January visited Mr. Dobbyn's weir, situated on the passage side of the river at Croke, and found it netted, the chambers being double netted.

From the interrogatories put to the witness, Mr. Hassard observed that he thought Mr. Kelly did not altogether understand the nature of the weirs. He wished to know from the witness if there were two nets on the chambers?

Witness.—Yes.

Mr. Hassard.—How many chambers were netted?

Witness.—I am not quite sure.

Sir R. Paul.—Was the chamber farthest out netted?

Witness.—I am not certain. The two chambers nearest to the shore were netted.

Cross-examined by Counsellor Alcock.—I think the outside chamber had one net on it.

Sir Robert Paul.—Then we are to understand that the outside chamber had one net, and the two inside two nets?

Witness.—Yes.

This closed the case for the prosecution.

Counsellor Alcock then proceeded to address the bench on the part of the defendant. He said, in this case he had the honour to appear on behalf of the defendant. The case had been brought forward with all the solemnity of a public prosecution, and conducted by his friend Mr. Kelly, who represented the Attorney General, assisted by the inspector of the Board of Fisheries, who, more particularly took cognizance of this code of laws. It had been heralded in the local newspapers, with which he hoped those gentlemen were not connected, announcing that in consequence of the abuse of the privilege of catching fish before the season, &c., &c. But there was no attempt made; therefore, the imputation was calumnious, and the effect only to lead cotmen, and those whose interests certain gentlemen advocated, to believe that their rights were infringed upon, and the privilege of the stake-weir owners abused. It was remarkable that those proceedings were brought under three sections of two Acts of Parliament. There was the 5 & 6 Vict.

Mr. Hassard thought it better to confine themselves to the one under which the case was brought.

Counsellor Alcock continued:—There were three summonses issued, and he went there prepared to meet the three cases. He would, for the present, deal with the section alluded to, but in construing it he would not confine himself to that alone, or appeal to Walker's or any other dictionary for the meaning of the word "during." He would call their attention to the scope and meaning of those Acts and their bearing upon the case, as they were necessary to interpret the section, the 13 & 14 Vict., c. 88, s. 34, under which they proceeded. Now, it was remarkable that, whilst those Acts (5 & 6 Vict.) were in operation 20 years, and the other Act (the 13 & 14 Vict.) 12 years, under the superintendence of this Board of Fisheries, assisted, when called on, by the law officers of the Crown, with the further assistance of the Board of Conservators, represented there, he supposed, by Mr. Jones, and the fishermen who were supposed to be so jealous of their rights, that never till the year of grace 1863 was a prosecution of the kind entered into before the magistrates. This section gave a maximum penalty of 10*l.*, together with a forfeiture of the nets, and from what had been urged by Mr. Kelly, they were to understand that they had no right to prepare any weir until the commencement of the season, and until on the 12th of February, when they were ready to use it. He would call the attention of the bench to the Act itself. The question of the legality of stake weirs originally arose in this county in a civil action between the Duke of Devonshire and Mr. Smith, of Ballinatray. They were both entitled to fish in the Blackwater. Mr. Smith fished under a lease given to the ancestors of the Boyle family, from the mouth of the river up as far as Mocollop. He obtained this right by the purchase of certain lands on which weirs were set out on the map, and which accompanied the transfer of those lands. These weirs were fished in the old fashion, like tide or head weirs. A person named Farraday, in 1809, introduced the Scotch weirs, constructed of nets and fixed engines, which were more effective than the old style, and the Duke of Devonshire brought an action against Mr. Smith, to determine whether his privilege of fishing,

fishing, according to the old style, could be exercised by fishing with the Scotch or stake weirs. He wished, by the mention of those facts, to show what the doubts were that arose. The question was tried three times. At last it was tried before Baron Foster, who held that these weirs were illegal, as being in contravention of an Act of Charles 1st, which prohibited standing posts. He thought an iron netting might be used, but in the Court of Exchequer it was held that the iron was of the nature of a net, and contrary to the statute. This state of doubt continued for some time, and it was considered whether something could not be invented that might defeat the decision in this case until the Legislature took the subject up and proceeded to make certain enactments in 1842. The 18th section of the Act of 1842 commenced—"Whereas certain doubts exist with respect to the right to use stake weirs," and then proceeds to re-construct the whole law in reference thereto, conferring certain rights with a view to the interests of commerce and rivers generally. [The learned counsel then proceeded to read the 18th section of 5 & 6 Vict., c. 136.] "That it shall be lawful for any person legally possessed of, or entitled to any several fishery in or along any estuary or part of the sea coast in Ireland, to fix or erect, or authorize and empower any lessee or assignee to fix or erect within the limits and bounds of such fishery, but subject to the provisions of this Act, and such regulations and restrictions as may be made by the said Commissioners, pursuant to the powers hereinafter reserved to them, any stake weir, stake net, bag net, or other fixed net, for the taking of salmon; by the 19th section, under which those weirs were erected, corresponding rights were given; owners of lands, adjoining the rivers, or tenants, with the consent of their landlords, had a right to erect those weirs, but not below low water-mark; they had, therefore, a right under the 19th section, to erect the stake weirs, subject to certain restrictions; one of these restrictions was, with regard to the close season, dealt with in the 29th section, as follows:—"That from and after the 1st day of January, 1844, no fish, of the salmon kind, shall be taken in or from any river, &c., between the 20th day of August in any year, and the 12th of February in the year following, by any person, save and except in any river, lake, &c., where the catching of salmon shall be permitted during such period by the Commissioners, &c." The Commissioners had the power to vary the time with regard to the close season. He would next call their attention to the 37th and 38th sections—the 37th enacts, that during the close season for salmon, every occupier or farmer of any fishery shall remove and carry away, or cause to be removed and carried away, from such fishery, and the weirs, dikes, and drains connected therewith, and in the rivers and streams in which such weirs, dykes, or dams are placed, and from the landing places adjoining thereto, all and every engine, spear, hard net, or other net, inscale, hicks, and rails, of all cruives, boxes, or cribs, used for the purpose of taking or killing salmon, and the tops of such cruives, boxes, cribs, and all planks and temporary engines and fixtures, used and required for the fishing of the same, and that all and every obstruction to the free passage of the fish in and through each and every such cruiue, crib, or box, be wholly removed and carried away within 36 hours after the expiration of the open season so fixed as aforesaid, and shall not again be placed, or allowed to be placed or remain therein, until within 36 hours of the commencement of the open season. Now, that section applied to engines constructed in rivers or streams, such as the Duke of Devonshire's, at Lismore. The learned counsel proceeded to explain the nature of the weir referred to, and the means by which the salmon was taken, and to which he contended this section applied. He would refer them to the words, "and shall not be allowed to be placed until within 36 hours of the commencement of such open season," evidently contemplating allowing so much time to replace the necessary apparatus to admit of their commencing to fish on the first day of the opening season. He requested them to see the difference of the provision made with regard to other weirs, contained in the 38th section. "Every proprietor, lessee, or other person, who shall be engaged in fishing for salmon, by means of fixed engines, shall remove and carry away, or cause to be removed and carried away from the poles or fixtures to which they shall be attached, all stake nets, bag nets, sole nets, fly nets, or devices or engines, used for the purpose of taking salmon, except where such nets, devices, or engines, shall be formed of wood, iron, copper, or other rigid substance, in which case a clear opening of four feet in width shall be made and maintained in, and completely through the pouches, traps, or chambers of all such nets, devices, or engines, from the top to the bottom of such pouches, traps, or chambers, and in the eyes of flood and ebb weirs, commonly called head weirs, so as to allow the free passage of salmon and other fish through the same, and effectually prevent the catching or taking of any fish therein; and in case any such person shall neglect to comply with those provisions, he shall forfeit and pay a sum not exceeding 50*l.*, provided that nothing herein contained shall be construed to render liable to any penalty, any person who shall be prevented by storm or stress of weather, &c." Now, it would be seen from the reading of those two sections, that while by the 37th, 36 hours were allowed for replacing cruiue engines; in the 38th, applied to Scotch weirs, there was no limitation as to time. There was an express exception with regard to the state of the weather. In those cruiue weirs, 36 hours was a reasonable time for removing the machinery, but in regard to fixed engines, there was no restriction mentioned. It did not say that they should not put them up till 36 hours before the opening of the season, inasmuch as it was deemed very necessary to prevent them putting them up in the cruives. Now, the absence of these words in the 38th section showed a different intention on the part of the Legislature as to the time to be allowed for putting up those nets belonging to stake-weirs. There was a difference of language, and consequently a difference of intention. While a certain time for removing and putting up was allowed in the 37th, there was no mention whatever of time in the 38th, evidently intending to convey that a reasonable

reasonable time should be allowed. It was an absurdity to think otherwise. A man had a right to erect weirs by the 19th section, a right to fish by the 29th, a restriction with respect to time was enacted by the 37th, being allowed 36 hours to put up and the same number to take away the nets, gear, &c., whereas by the 38th he was not allowed a single minute. As the 36 hours were considered a reasonable time in one case, and no special limitation mentioned in the other, it would be absurd to think that the Legislature had no intention of giving in the case of the Scotch weirs that reasonable time necessary for the removal and re-adjusting of the nets, &c. The Legislature seemed to have made a special provision for those weirs, otherwise what conceivable policy would there be in giving them power with regard to retaining rigid material, &c., which was not given to the owners of flexible nets. The Legislature said you will take it down, because to allow it to remain would be at your own risk from floating material, wrecks, &c. The question now was, whether they had incurred the penalty by reconstructing the weir in a reasonable time. He had brought them to the section under which they proceeded, the 13 & 14 Vict. c. 88, s. 34, which was substantially the same as the 38th of the 5 & 6 Vict. c. 106; and by comparing them they could only arrive at this conclusion, that they were entitled to fish the first day of the season, and that they had a right to have their weirs ready and prepared to do so on that day.

Mr. Brady said that in bringing the action they believed Mr. Dobbyn to be incapable of breaking the laws; they considered it to be a misapprehension of the construction of the Act under which he laboured.

Mr. Franks.—What do you charge him with?

Mr. Brady.—Unintentional misconstruction of the Act of Parliament.

Mr. Alcock.—You are seeking, at the end of 20 years, to put a construction on this Act of Parliament; my friend Mr. Barry is not here—a gentleman, I believe, to be admired for truth.

Sir Robert Paul.—There is no necessity for that.

Mr. Franks.—No necessity.

Mr. Alcock.—Under the circumstances stated, I submit that by construing the section properly there is no such restriction as alleged; that a reasonable time was permitted to restore the weirs, and all that we have to do is to prove that we removed them.

Mr. Alcock.—In that case we will examine a witness to prove the reasonable time.

William Daly, sworn, and examined by Counsellor Alcock.—I am engaged by Mr. Dobbyn in fishing with those weirs; was engaged last season in removing them; did so with all reasonable dispatch; it takes about five weeks to replace those nets at this time of the year; commenced putting them up about a fortnight ago; would not be able to have them complete until the latter end of March next: it would be impossible to catch fish in it in its present state.

Sir R. Paul.—Were the nets put up in the outside chamber?

Witness.—No.

Cross-examined by Mr. Kelly.—The nets are not on the outside chamber; the nets are about eight feet high; the tide goes over them at half flood, and at full tide is 10 feet over them.

Mr. Kelly.—Supposing a man went at night, could he not catch the fish?

Witness.—No.

Mr. Kelly.—Are you aware what time the open season commences in other parts of the river?

Witness.—No.

Mr. Kelly.—Are you aware that it is the 1st of March?

Witness.—I only knew that we commenced the 12th of February.

Mr. Franks.—Can those nets stop the course of the fish?

Witness.—No, sir; the tide goes over them at half-tide; the salmon could get through at half-tide; they can go up or down; the doors are open.

Mr. Kelly.—If the doors were closed could the fish be caught?

Witness.—Yes.

Mr. Kelly directed the attention of the bench to this fact.

Mr. Dobbyn.—The doors are in passage.

Mr. Hassard.—The fish of course could be caught, but the doors are not there.

Mr. Kelly.—I will admit that the doors are not there; I also admit that the weirs are not in fishing order, and that fish cannot be caught.

This closed the case for the defence.

Mr. Kelly, in his reply, said he wished to refer to one or two observations of Mr. Alcock, which he did not consider him warranted in making; the first was, that this prosecution had been brought forward with all the solemnity, the pomp, and circumstances of the law, &c. Now, if it were the desire of the Commissioners to procure a conviction at all hazards, they would have gone to the expense of employing counsel. He (Mr. Alcock) also stated, or at least insinuated—and he regretted that he should do so in the presence of Mr. Brady—that this prosecution, with which Mr. Brady had nothing to do, was got up.

Mr. Alcock.—There was nothing of the kind insinuated, only that it was Mr. Barry's duty heretofore.

Mr. Brady.—I can state, and am able to prove that not until within a few weeks since were the Board made aware of its being the custom of the proprietors to net the weirs before the season, as such a practice does not exist in any other part of Ireland.

Mr. Kelly continued—He said Mr. Alcock had gone into matters that had nothing whatever to do with the prosecution, and scarcely touched upon the 34th section of the 13 & 14

Vict., under which the prosecution was brought; there were three prosecutions against Mr. Dobbyn, under three separate sections, and he thought, therefore, that the bench could not accept the interpretation put upon the section by Mr. Alcock; if they read the section carefully they would see that the words were "shall take and carry away, or cause to be taken and carried away;" there was not a single word about a reasonable time to put them up at the opening of the season. Mr. Alcock had laid great stress upon the words "reasonable time," but there are no such words expressed or implied; the words are "during the yearly close season;" now, taking the ordinary acceptation of the word, what interpretation could be placed upon it other than the entire continuance of the open season? Mr. Dobbyn might have them clothed for the last five months, or a week after the commencement of the close season, according to their construction of the section; and, though they considered Mr. Dobbyn incapable of breaking the laws, there were other parties in whom the same confidence could not be placed; it was asserted that by attaching the doors to the chambers the fish might be caught; and what was to prevent parties going there at night, and poaching? It would be impossible for the police or coastguards to prevent it. By reading the section carefully they could come to no other conclusion than that those nets were illegally placed upon the weirs.

Mr. Franks inquired of Mr. Brady if there had ever been a prosecution in a similar case before.

Mr. Brady said the Commissioners were not aware that the Scotch weirs were netted before the time. They moment they heard of it they took immediate steps to bring it before the magistrates.

Mr. Dobbyn said he could prove it was the custom both on the Shannon and Blackwater.

The following magistrates then withdrew to consult upon the interpretation to be placed upon the section under which the prosecution was brought:—Sir Robert Paul, Captain Armstrong, Messrs. Hassard, C. Newport, P. J. Power, and Franks.

After an absence of about ten minutes they returned into Court, when Sir Robert Paul stated that the magistrates were evenly divided in their judgment with regard to the interpretation of the section, and consequently they would make no decision.

Prosecution under the 38th section of the 5 & 6 Vict., c. 106.

Mr. Kelly said he now proceeded against Mr. Dobbyn, under the 38th section of the 5 & 6 Vict., c. 106.

Mr. Alcock said it was the very same as the 34th section of the 13 & 14 Vict. If they wished he would go through the same evidence and arguments gone through in the former case, but he believed there was no necessity to do so, as the meaning of both sections was identical.

Mr. Kelly said the 38th was stronger, and pressed the meaning of the word "during" upon their worships, as on it depended whether the entire close season was meant or not.

Mr. Hassard said it was altogether a question of interpretation.

Mr. Kelly said that where there was a difference of opinion amongst the magistrates, he respectfully submitted that they should take the opinion of the law officers of the Crown.

The magistrates were opposed to doing so.

Mr. Hassard said it was better to argue the question in the court above.

After some further discussion it was decided that the same rule should be made in this case, as in the first. Accordingly no decision was given.

Prosecution under the 37th section.

Mr. Kelly read that part of the section on which he relied, "every occupier or farmer of any fishery shall remove and carry away, or cause to be removed and carried away from such fishery, and the weirs, dykes, and dams connected therewith, and from the river or stream in which such rivers, dykes, or dams are placed, and from the landing places adjoining thereto, all and every engine, spear, &c., &c." Mr. Kelly contended that the words "from the river and streams" applied to Mr. Dobbyn's weir.

Mr. Alcock referred to the 22d section, which gave the Commissioners the power of defining the mouth or entrance of the river. This had been determined by the Commissioners, and it was a line drawn across from Ballyhack to Passage, and that consequently the 37th section did not apply to Mr. Dobbyn's weir.

After some discussion, the magistrates again retired, and returned in a short time, when Sir Robert Paul stated that the magistrates were unanimous in dismissing the case, inasmuch as the section only applied to weirs inside the river.

The case was accordingly dismissed, with 1 l. costs.

Mr. Kelly stated that the prosecution against Mr. O'Neil and Mrs. Coghlan would be withdrawn.

The court then proceeded to dispose of the ordinary business.

EXTRACT from the "Waterford Mail," of 6 February 1863.

IMPORTANT FISHERY PROSECUTION.

AT the Arthurstown petty sessions, held on Thursday the 5th February, further prosecutions by the directions of the Fishery Commissioners were brought under the 13 & 14 Vict. c. 88, s. 34, and 5 & 6 Vict. c. 106, s. 38, against certain owners of weirs, who, it was alleged, had violated those Acts by clothing the weirs, prior to the termination of the close season. There were prosecutions in three cases, against James Ryan, Abigail Ryan, otherwise Hayes, and Michael Doyle.

The following magistrates were on the bench:—J. Dennehy, R.M., W. L. Gifford, A. U. Roberts, M. W. Knox, Patrick Hare, and Walter Breen, Esqs.

The Right Honourable the Earl of Huntingdon was present, but took no part in the proceedings.

As some discussion afterwards arose on the point, it may be mentioned that A. U. Roberts, Esq., is agent to Lord Templemore; Patrick Hare, agent to the Marquis of Ely; and M. W. Knox, Esq., proprietor of the Kilmallock weir.

J. D. Manning, v. James Ryan.

The defendant was prosecuted under the 13 & 14 Vict. c. 88, s. 34, for having his weirs clothed on the 24th of January last, contrary to the statute.

Pierse Kelly, Esq., Crown prosecutor on the part of the Fishery Commissioners, Mr. Brady, inspector of fisheries, accompanying him; Counsellor Alcock, instructed by Messrs. Dobblyn and Tandy, for the defendant.

Mr. Kelly said, that before commencing he would ask if there were not magistrates on the bench who were either the owners of, or the representatives of, those who possessed weirs, and whether they intended to act.

Mr. Alcock said it was not a question of title, but of regulation, and could not prevent any magistrate sitting on the bench.

Mr. Kelly said they were interested parties.

Mr. Alcock contended that they were not, and though Lord Huntingdon had refused to act during the hearing of the cases at Callaghane, yet there was no reason why he should not have done so.

Mr. Brehon thought the question should be left to the discretion of the magistrates, without any person coming forward to put the interrogatory.

Mr. Kelly said he wished to read an opinion of one of the judges of the land, upon the propriety of magistrates interested in a case sitting upon the bench, hearing.

Mr. Alcock.—The magistrates can have no interest. Ryan was the lessee. The question was, whether Ryan had incurred the penalty by putting up these nets during the close season. The landlord had no interest.

Mr. Kelly said there might be an owner of a weir on the bench, who might have acted as the defendant did, and transgressed the law by putting up those nets; and if a conviction were brought in, it would be making him out a transgressor.

Mr. Roberts said a man who was Lord Templemore's tenant, had just then been brought up for some offence, and fined. Were they incapacitated because that man was a tenant of Lord Templemore's?

Mr. Brehon was of opinion, that if Mr. Kelly's statement were correct, it could not be a court at all.

Mr. Kelly said Judge Crampton and Judge Fitzgerald had both given an opinion on the subject, which he would read for the bench.

Mr. Alcock thought it very irregular to see the person representing the Attorney General challenging the right of the magistrates to adjudicate upon the bench.

Mr. Kelly considered Mr. Alcock's observation irregular and uncalled for. If Lord Templemore sat upon the bench, he would be directly interested in the decision.

Mr. Alcock.—Lord Templemore's interest is the other way. He has the same interest that your friend Mr. Malcomson has in abolishing those weirs, that the others might have a monopoly.

Mr. Kelly.—I will read what the judges say.

Mr. Alcock.—What has that to say to the case.

Mr. Kelly.—I wish you would permit me to go on; you are very irregular.

The following is the opinion expressed by Judge Crampton:—"It is most important that it should appear that nothing like private interest should interfere with their decision, and that the administration of justice should be guarded from the suspicion of partiality; the magistrates should not only act fairly and impartially, but should also let the public see that they are so doing. Judge Crampton continues—"Generally, I should say, that when a magistrate takes his seat on the bench, although he may state that he will take no part in the proceedings, yet he is virtually a party to them; and I would add, that when a magistrate has an interest in a case, his discreet and proper course would be to abstain from sitting with the other justices upon the bench; but emphatically so, if his right to do so be questioned"; and Judge Fitzgerald is reported to have said, "It is a most objectionable proceeding, for a party in a case to take his seat on the bench along with the other magistrates." I contend,

therefore, that if any weir owner has had his weir netted during the close season he is interested.

Mr. Roberts.—Why?

Mr. Kelly.—Because if the magistrates decide that it is an illegal act, it will be implicating him.

Mr. Roberts saw as much reason for refusing to adjudicate in any case where a tenant of Lord Templemore's was summoned.

Mr. Kelly was satisfied with having raised the question; and as he was to understand that all the magistrates on the bench intended taking part in the proceedings, he would go on with the case. The first summons was against a man named James Ryan. He was instructed to appear there on the part of the Fishery Commissioners, who, he should mention, had no other motive in bringing forward the prosecution than simply to see the law vindicated where they see it has been violated. It might seem strange to some gentlemen that this should be the first time that a prosecution of the kind was undertaken in this part of the country, but he would say that the Commissioners of Fisheries had no notion that it was the custom of parties to net their weirs during any portion of the close season. On getting notice that the provisions of the Act of Parliament had been violated, they adopted immediate proceedings for having it brought before the magistrates. The parties who had committed the violation of the Act had been warned that proceedings would be taken, and that they would be punished for an infringement of the Act. They could not therefore complain of being short taken. The section under which he was proceeding, the 34th of the 13th and 14th Vict., c. 88, happened to be a very short and simple one, and one easily understood. It enacted, "That every proprietor, lessee, or other person, who shall be engaged in fishing for salmon by means of nets of any kind or description, shall remove and carry away, or cause to be removed or carried away, from any strand or from the banks of any river, or from the vicinity thereof, during the yearly close season, all such nets; and in case any such person shall omit or neglect to remove or carry away, or cause to be removed or carried away such nets as aforesaid, he shall forfeit all such nets, and shall forfeit and pay a sum not exceeding 10 *l.* nor less than 2 *l.*" He contended that, according to his construction of the section, the defendant was bound to remove those nets during the close season, and to keep removed during the season all his nets, &c., and to take them from the weirs to which they were attached during any portion of the season. It might be contended that such was a very harsh construction to put upon the Act, and that a person could not, by any human possibility, have his nets in fishing order unless a reasonable time were given him to put them up. But he contended that it was not the duty of the magistrates to take into account the harshness or unreasonableness of the Act; they were bound to construe it according to the intention of the Legislature. Looking at the section, the whole meaning seemed to turn upon the construction of the word "during." He contended that its meaning was, from beginning to the end, including every day of the close season, and that the defendant has violated it if he has those nets up during any one day during the close season. What bore him out in this construction, he considered, was that, according to the 5th and 6th Vict., c. 106, s. 37, which dealt with the weirs of proprietors not such as that held by the defendant, but by the Duke of Devonshire, on the river Blackwater.

Mr. Roberts.—It was I signed those summonses. Was there not a prosecution under the 37th section?

Mr. Alcock.—There was. That was the first mistake.

Mr. Kelly said it was not his mistake. According to that section, a person had 36 hours for putting his weirs in order. Those were stone weirs, stretching across the river Blackwater. The Legislature, in dealing with such persons as the Duke of Devonshire, according to the 37th section, gave 36 hours; but when, in the 38th section, it came to deal with a person like the defendant, there was no mention of time. They had it in their minds; and it was quite plain that they were determined that persons like the defendant should not be allowed to net his weir during any part of the season; for the section also enacts that the nets should be removed and carried away during the close season, under a penalty of 50 *l.*, and 5 *l.* a day for every day the offence is committed. His construction, therefore, of the Act was that the defendant had violated its provisions, and subjected himself to the penalty, as his weirs should not be netted during any portion of the close season.

Mr. Roberts.—You are not going on the 38th section at present?

Mr. Kelly.—No.

Mr. Robert Dobbryn.—There is no violation of the 34th section in this case.

Mr. Alcock.—Don't mind. They will have to fall back on the 38th; the 34th has nothing to do with it.

At the request of the Bench, Mr. Kelly read the 38th section of 8 Vict. c. 106.

Robert M'Kirkin was then sworn, and examined by Mr. Kelly.—I am boatman of the coastguards stationed in Arthurstown. Knows the defendant, James Ryan. He has a weir at Ballinastraw; saw the weirs on the 24th of January last, and found them netted; could not see them except at low water; Ballinastraw is about a quarter of a mile from the county Wexford; there is a strand there; those weirs are on the strand.

Cross-examined by Mr. Alcock.—Saw some nets on the weirs; saw none on the strand.

Mr. Gifford.—Suppose you commenced putting up those nets on the 12th of February, when would you have them in a condition, complete, and fit to catch fish?

Witness.—It would take six or seven days.

Mr. Gifford.—Would they be complete in seven days?

Witness.—They would not be complete.

Mr.

Mr. Roberts.—How long have you been here?

Witness.—About 20 years.

Mr. Dennehy.—Are the weirs in fishing order at present?

Witness.—There are but five feet of netting round the chambers.

Mr. Brehon.—Is it your duty to see that no fish is caught during the close season?

Witness.—I inspect them, and see that there is no fish in them.

Mr. Brehon.—Is it in a condition to catch salmon?

Witness.—The tide flows over it

Mr. Roberts.—How long would it take to put those up?

Witness.—That depends upon the state of the weather. There must be fine weather. If he lost those spring tides, he should wait for the next.

Mr. Knox.—Do you say that James Ryan should put up those nets in five or six days.

Witness.—I believe he cannot put them up in one spring tide.

Mr. Dobbins.—It would take, instead of four days, four weeks, and perhaps longer, to put up those nets.

Mr. Kelly.—Would a salmon be caught if the doors were up?

Witness.—The doors are not up.

Mr. Roberts.—Could a salmon be caught in the weirs on the day you were there?

Witness.—No, sir.

Mr. Kelly.—Could a salmon be caught if the doors were up?

Witness.—It could not.

Mr. Dennehy.—How were the nets this time last season?

Witness.—The same as at present.

Mr. Brehon.—Could they commence fishing on the 12th unless they had made previous preparations, and put the netting in order?

Witness.—Of course not.

Thomas Francis Brady, sworn; and examined by Mr. Kelly.—I am one of the inspectors of fisheries.

Mr. Kelly.—Were you aware of the custom that prevailed amongst the weir-owners of the Suir to net their weirs before the end of the close season?

Mr. Alcock.—I object.

Mr. Brady.—I was not.

Mr. Alcock.—It only shows his ignorance of the place.

Mr. Kelly.—I examine Mr. Brady in consequence of the questions put by the bench.

Mr. Alcock.—It is not necessary.

Mr. Kelly to Mr. Brady.—Was this the first year you got any intimation of the custom in this locality?

Mr. Brady.—It is the first time I ever got any notice, or the Board either. The moment they were informed, they directed prosecutions.

Mr. Kelly.—Are you aware of its existing in any other part of Ireland?

Mr. Brady.—The Board are not aware that it does exist in any other part.

Mr. Gifford.—What parts of Ireland do you know?

Mr. Brady.—I am acquainted with almost every part of the rivers in Ireland.

Mr. Knox.—Might it not be the custom to net those weirs in other parts of Ireland without your being aware of it, just as in this case?

Mr. Brady.—It may be, but it was never reported to the Board.

Mr. Gifford.—Do you say this river is an exception, and that it is not the custom in other rivers in Ireland?

Mr. Brady.—I don't know. If the Board knew anything of the kind, they would, as in those cases, direct prosecutions.

Cross-examined by Mr. Alcock.—I am acquainted with this river (Suir); I am acquainted with the navigation of the river; was examined before a Committee of the House of Commons as to the navigation of this river.

Mr. Alcock.—Did you say that those weirs were an obstruction to the barges and lighters, and obstructed their navigation?

Mr. Brady.—I don't remember saying it; if you give me my evidence, I will tell you.

Mr. Alcock.—If you said it, was it true?

Mr. Brady.—I won't answer any question with respect to the navigation.

Mr. Alcock.—I just wish to show what accurate information those gentlemen have about the navigation.

To Mr. Brady.—Did you read Mr. Ffennell's evidence, that these weirs on the Woodstown strand obstructed the navigation of lighters plying with limestone?

Mr. Brady.—I will not answer any question about Mr. Ffennell's evidence.

Mr. Kelly.—I object to that question.

Mr. Alcock.—Object if you like, but such a statement was false. You may go down, sir.

Mr. Roberts.—Who gave you this information?

Mr. Brady.—It was reported by one of the conservators of the district.

Mr. Roberts.—Were you aware that it was going on for 20 years?

Mr. Brady.—We never heard it before. These proceedings were instituted immediately on hearing it.

Mr. Alcock.—I believe you have been in communication with Mr. Malcomson and Mr. Blake with regard to those prosecutions?

Mr. Brady.—I am glad you give me an opportunity of stating that I never spoke to Mr. Malcomson about those stake-weirs.

Mr. Alcock.—Have you been in communication with him or Mr. Blake since you came to Waterford?

Mr. Brady.—I have not had any conversation with Mr. Blake on the subject of bringing these prosecutions, as they were ordered before I left Dublin, but I have had several conversations with him on the fishery question in general, but none with Mr. Malcomson. As that question has been thrown out, I think it proper to say that, directly or indirectly, I never had anything to say, or even spoke to Mr. Malcomson until long after the proceedings in the House of Commons; in fact, I never knew him; he might have passed me in the street. This question now before the magistrates has reference to the interpretation of an Act of Parliament, but I think it right, in consequence of Mr. Alcock's insinuation about Mr. Malcomson and Mr. Blake, to exonerate myself. I am a public officer, and am perfectly independent of Mr. Malcomson, Mr. Blake, or anyone else, and do my business perfectly irrespective of parties or any one's opinions; and never, on my solemn oath, had any interested motives in what I considered necessary to do as a public officer.

This closed the case for the prosecution.

Mr. Alcock (for the defendant) said no case at all had been made by the prosecutors; there were two Acts of Parliament. The 5 & 6 Vict. s. 38, which required the owners of weirs at the commencement of the season to remove the nets from the poles, and the Act under which the proceeding was brought was a rider upon it. To prevent the possibility of a violation of the Act they were compelled to remove the nets, not only from the poles but from the very strand, or whatever place the fabric was; they should not remain in the vicinity of the weir. The learned counsel here proceeded to read the 34th section of the 13 & 14 Vict. The only difference between that and the 5 & 6 Vict. s. 38, was that the former required them to be taken away from the strand and the vicinity. In point of fact the case had not been sustained, and he supposed Mr. Kelly would admit that.

Mr. Kelly.—I will not.

Mr. Alcock.—You have not shown that he left them on the strand. It leaves the other question of law to be discussed, but I would wish this settled first.

Mr. Kelly.—I will prove that this is on the strand.

Mr. Alcock.—The 38th deals with leaving the nets on the poles, but this (the 34th) takes them, not only from the poles but from the vicinity.

Mr. Kelly.—On the poles is assuredly in the vicinity of the poles. I have proved that this weir is on a strand, and the nets on the weir. The words of the Act of Parliament are, that the nets shall be removed from the strand and its vicinity. What Mr. Alcock means by saying that these nets are not in the vicinity of the strand I don't know.

Mr. Alcock.—Because there is a separate section which deals with that.

Mr. Kelly.—I have made out as clear a case as possible.

Mr. Alcock.—But it leaves the general question open. There was a great difference between the two sections as regarded the penalty, while the section they proceeded under gave a penalty of 10*l*. The 38th section imposed a fine of 50*l*.

Mr. Dennehy.—I think you are bound to stand in this case by the 34th section, as it is under that the prosecution is brought.

Mr. Dobbyn (to Mr. Kelly).—You are looking for two penalties for one offence.

After some discussion amongst the magistrates it was decided to allow Mr. Alcock to go into the general case before they gave any decision.

Mr. Alcock then proceeded with the defence. He said he appeared for the defendant. This case had commenced by some most unusual interrogatories being put to the bench by the gentlemen representing the Attorney-General, in asking whether any of them were interested in the issue of the question, and bringing forward some general expression used in the Court of Queen's Bench. He would tell the bench how the matter stood. He had been examined before a Committee of the House of Commons on the subject of this Act of Parliament, as he had considerable experience, having prosecuted in those several weirs. He had been asked to account for the different decisions given in Waterford and Wexford by the magistrates. He had said, it was inevitable from the manner in which the Act of Parliament was framed. The 94th section dealt with the power of justices to inflict penalties. (Mr. Alcock read the section.) It was supposed that the magistrates of Waterford had feelings favourable to the weirs; but they gave a conviction while in Wexford, the justices, gentlemen living on the river Slaney, who would be naturally supposed to have opposite feelings, refused to convict. So much for the supposed interest which gentlemen had in the question. If Lord Templemore or the Marquis of Ely were present on the bench, and that those parties illegally exercised their right to fish, and for the purpose of rendering the weir more lucrative, violated the Act of Parliament, it would be their duty and their interest, now that there is made such a public clamour about the legality of those weirs, they would be the first to punish their tenants. Their interest was quite the other way. They should see that the law was fully and fairly administered. Various calumnies had been circulated by hypocritical sympathisers with the cotmen that the rights of weir-owners, enjoyed under Act of Parliament, had been abused. That brought him to the question he had the honour to address their worships on. If by the fact that he had some experience in reading and propounding this Act of Parliament; if he had made it a subject of peculiar study; if he had the honour of being

examined

examined upon the law of the question before a Committee of the House of Commons, when this case was brought forward with the parade of authority, with an inspector of fisheries lending it his countenance, and a person representing the Attorney General conducting it, he threw whatever personal weight he had into the scale, notwithstanding all that might be attached to those on the other side. On the result of the case, though he was but an humble individual, he would ask the public to decide whether he (Mr. Brady) was fitter to prosecute or to defend. Mr. Brady was responsible for launching this question, which for 20 years had never been mooted. To go to the question they had to decide, it should be understood that it was not a question of title to the fishery that was involved. It was admitted that those parties were entitled under the 19th section to erect weirs in the river. It was entirely a question as to the legal compliance with the relations and provisions of the Act as to the close season. Now, what was the object of the yearly close season? It was not to diminish the capture of fish for the market, but to prevent and stop once for all the capture of the fish in the season when nature is softening the fish and preparing it for the development of the pea, and the propagation of this species of fish. The object was to prohibit all descriptions of engines, fixed or otherwise, found destroying them. By the 29th sect. of the 4 & 5 Vict., the close season was to be prescribed by the Commissioners, and it was from the 31st of August to the 12th of February. These regulations were to prevent the taking of fish during the prohibited period. For this purpose it was enacted that these nets should be taken down; and, to avoid the possibility of an illegal use of them, they were to be removed to a distance. The whole object of the Act, taking the whole scope of it, was to prevent the taking of fish during the close season. What was the construction contended for? That such a construction was to be put upon these regulations as would require those engines to be taken down, and not put up again during the entire continuance of the close season, and that those regulations, which were only intended to protect the close season, were made to abridge the open season. The arguments turned in a great measure upon the meaning they were to put upon the word "during," and on a former occasion, when he had the honour to meet Mr. Kelly, he had favoured them with an exposition of the word from a pocket edition of Walker's Dictionary, and he supposed they would hear a little more from him on the same subject again. But, whether right or wrong, they have been fishing during the last 20 years. What was the meaning of the words, he would ask Mr. Kelly, in that particular; is that during the entire continuance of the last 20 years? It would be found that the construction sought to be put upon the Act by Mr. Kelly only defeats the intention of the Legislature, which was to give parties a right to fish from the 12th of February to the 31st of August. That showed that the words of the Act were totally inconsistent with the construction contended for on the other side. In considering the Act of Parliament, he relied upon the spirit of the words in one section, and the others would explain the scope and intention of the Legislature. The 18th section of the 5 & 6 Vict. c. 106, had reference to the right of parties to erect those stake weirs.

"Whereas certain doubts exist with respect to the right to use stake weirs," and then proceeds to reconstruct the whole law in reference thereto, conferring certain rights with a view to the interests of commerce and rivers generally, "that it shall be lawful for any person legally possessed of, or entitled to any several fishery in or along any estuary or part of the sea coast in Ireland, to fix or erect, or authorise and empower any lessee or assignee to fix or erect within the limits and bounds of such fishery, but subject to the provisions of this Act and such regulations and restrictions as may be made by the said Commissioners, pursuant to the powers hereinafter reserved to them, any stake weir, stake net, bag net, or other fixed net, for the taking of salmon."

This was important, when they every day heard so much talk about Magna Charta. The 19th section gave right to fish those weirs, and Lord Templemore's were erected under it, and also that of the defendant. It had been the subject of litigation between Lord Templemore and the defendant. It was tried in the Court of Queen's Bench, and established. The 18th having given a right to erect, and the 19th a right to fish: certain restrictions are imposed by the 29th section.

"That from and after the 1st day of January 1844, no fish, of the salmon kind, shall be taken in or from any river, &c., between the 20th day of August in any year, and the 12th of February in the year following, by any person, save and except in any river, lake, &c. where the catching of salmon shall be permitted during such period by the Commissioners, &c."

In coupling those acts, it would be seen how they hung upon and interpreted each other. The restrictions were imposed upon every description of fish, and in reference to the salmon close season, might be varied according to the habits of the fish in particular rivers. But it went further to prevent any unfair advantages. He could bring them to the 37th and 38th sections, which were explanatory of each other. They would then see how they had a right to act under the 18th, a right to fish under the 19th; he was restricted by the 29th; and the 37th and 38th provides against the possibility of poaching in either the cruive weirs, or Scotch weirs. These gentlemen had issued summonses in the first instances against the defendant under the 37th section, but they appear to have found out their mistake and withdrawn it, making up their mind to go upon the 38th. They said that the words of the Act in the 27th were general. Now, that only showed the utter ignorance of the parties in that part of that department. If they had to fish on the 12th February, was it not absurd to say, that they had no right to make the necessary preparation for the purpose of enabling them to do so? In the cruive weirs they had 36 hours, which was a reasonable time, to remove and also to erect those weirs; and was it not agreeable to common sense that the same privilege should be allowed to the owners of Scotch and stake weirs? The last

restriction with regard to restoring the weirs was conceived in negative words, and it was that they recognised the public right to prepare those engines for fishing against the 12th of February. He would read the 37th section. It was—

“That during the close season for salmon, every occupier or farmer of any fishery shall remove and carry away, from such fishery, and the weirs, dikes, and drains connected therewith, and in the rivers and streams in which such weirs, dykes, or dams are placed, and from the landing places adjoining thereto, all and every engine, spear, hard net, or other net, inscale, flicks, and rails, of all cruives, boxes, or cribs, used for the purpose of taking or killing salmon, and the tops of such cruives, boxes, cribs, and all planks and temporary engines and fixtures, used and required for the fishing of the same, and that all and every obstruction to the free passage of the fish in and through each and every such crive, crib, or box, be wholly removed and carried away within 36 hours after the expiration of the open season so fixed as aforesaid, and shall not again be placed or allowed to be placed or remain therein, until within 36 hours of the commencement of the open season.”

That section applied to engines constructed in rivers or streams, such as the Duke of Devonshire's at Lismore. He would refer them to the 38th section. It states that—

“Every proprietor, lessee, or other person, who shall be engaged in fishing for salmon, by means of fixed engines, shall remove and carry away, or cause to be removed and carried away from the poles or fixtures to which they shall be attached, all stake nets, bag nets, sole nets, fly nets, or devices or engines, used for the purpose of taking salmon, except where such nets, devices, or engines shall be formed of wood, iron, copper, or other rigid substance, in which case a clear opening of four feet in width shall be made and maintained in, and completely through the pouches, traps, or chambers of all such nets, devices, or engines, from the top to the bottom of such pouches, traps, or chambers, and in the eyes of flood and ebb weirs, commonly called head weirs, so as to allow the free passage of salmon and other fish through the same, and effectually prevent the catching or taking of any fish therein; and in case any such person shall neglect to comply with those provisions, he shall forfeit and pay a sum not exceeding 50 £, provided that nothing herein contained shall be construed to render liable to any penalty any person who shall be prevented by storm or stress of weather, &c.”

They would observe that in the 37th there were two restrictions. The first was, that he should take and remove the obstruction in 36 hours, and the next, that he should have 36 hours to re-adjust them. There was no such provision in the 36th section. It would be absurd to say that those nets, which would take five weeks to put up, should only be commenced putting up on the 12th of February. By their construction, the nets should be removed by the 31st of August, and only be put up on the 12th of February—by some species of magic he supposed; so that about 10 weeks of the open season would be lost to the proprietors of stake-weirs. The Legislature understood the difficulty, and they imposed no bounds or limitations as to time. They had complied with the 38th section, so far as removing those nets, and provided the weirs were not in fishing condition. They had not transgressed the law with regard to the preparation for the open season. The owner of those weirs would take down his nets, because it would be his interest to do so. The argument of the other side was that, though the owners had weirs, they had not sufficient time to remove their nets, and make preparations for the open season; the owners of stake-weirs were not granted the same privilege. The owners of cruives, those great monopolists, whose usurpations Magna Charta was passed to prohibit in future in the upper waters of the river—those monopolists who fish the wrong end of the river when the fish was in a declining state—those were to have the privilege, and they were to have all the disadvantages. Taking the 29th section, they could not but conclude that one party was to be as privileged as another. The meaning of the Act was clearly that the weirs should be placed in effective condition against the 12th of February, the first day of the open season. The 13 & 14 Vict. c. 88, s. 34, was but a rider upon the 38th section, which he had read, the only difference being that the word, “during” was transposed. His duty towards the defendant he had endeavoured to discharge. He did so in the presence of an official personage, whose appearance amongst them would lead them to infer that the proceedings had the stamp of authority from some great functionary. Mr. Brady, but a short time inspector of fisheries, comes forward, when the question had never been raised for 20 years, to prosecute those proceedings which, was it to be supposed, his predecessors had not the attainments to set afoot? For that 20 years they had the advantage of a Board of Conservators, the legal advisers of the Crown, the coastguards, and police, to see that the Act was not violated, but never had the question before been mooted. He had given them his opinion upon it. He had been acquainted with the subject for 30 years of his life. He had sought to sustain property against what he considered an oppressive course of proceeding. Some false and calumnious statements had been made of the fish being taken out of the season. They were unfounded, as has been shown. He had endeavoured to discharge his duty, and he knew that they would discharge theirs, notwithstanding the threat thrown out by Mr. Kelly; and he had no doubt but he would see them send away the promoters of those proceedings admonished, rebuked, and discomfited.

Michael Dobbyn, sworn, and examined by Mr. Alcock.—I have some experience in fishing those weirs; it depends upon the state of the weather how long we may be in putting up those nets; during the most favourable weather it would take two spring tides; there is a spring tide every fortnight; this season has been most unfavourable; my weirs will not be in fishing order until the middle of March; the springs are beginning to cut, and they cannot work in the boats; had conversations with the Commissioners on several occasions,

occasions, and believed them aware of the custom to net the weirs before the 12th of February; was in the habit of doing it for the last 20 years; had a letter from Mr. Barry, and he said he considered it a most unjust proceeding to take down the nets.

To Mr. Brehon.—This very year, if you were not permitted to put up your nets before the 12th of February, you could not commence until the 18th?

Mr. Roberts.—If you were to take those nets off now, how long would you be until they could be put up again?

Mr. Dobbyn.—It depends, in a great measure, upon the state of the weather. It is not 36 hours, but 36 days, that would be required.

Mr. Brehon.—Mr. Brady, what is the difference between the 37th and 38th section. Will you please tell us your opinion on this section 38th?

Mr. Brady.—I can, of course, give you my opinion upon it, but cannot state what the intention of the Legislature was. When the Act of 1842 passed, certain privileges were conferred on the owners of land adjoining the rivers; at the same time the Legislature did not intend that those parties should use the nets on the weirs until the open season commenced, and for this reason, the effect of allowing them to do so, would be to put an end completely to the close season. For when a party removed and carried away his nets on the 21st of August, he could replace them again in October or November, or, in fact, at any moment which to him appeared a reasonable time to prepare for the open season on the 12th of February. These nets being on the weirs, any party might go out at night, not that I would insinuate that any gentleman connected with those weirs would be guilty of a wilful breach of the law, but the effect would be that Passage fishermen, or cot men, might go in their boats at night, and bringing a door with them, place it on the weirs, when they would be in fishing order during the night, and capable for catching salmon.

Mr. Alcock.—You can do it with iron weirs?

Mr. Brady.—There is no such thing in the country.

Mr. Brehon.—Where it is compulsory to take down in 36 hours one description of weirs, and the same time allowed for putting them up, don't you think that all persons having weirs ought to be allowed a reasonable time to prepare their weirs against the opening of the season?

Mr. Brady.—That 36 hours duly relates to chartered fisheries, cruives, boxes, dams, &c., but not nets?

Alcock.—The 29th section forbids fishing, whether with a cruive or not.

Mr. Brehon.—Was it not the intention of the legislature that all weirs should have a fair start, but that during the close season no fish should be taken with any engine?

Mr. Brady.—My opinion is, that they should keep those weirs without any nets during the entire of the close season. The 36 hours has reference to such weirs as those of the Duke of Devonshire.

Mr. Brehon.—It would seem to me that the Legislature intended that all persons should have a fair start?

Mr. Brady.—My opinion is, that at the time the Legislature framed that 38th section, they did not know that those weir-owners would have such tides to contend with, that Mr. Dobbyn mentions.

Mr. Brehon.—They were ignorant of the difficulties, you think, that they laboured under, compared with those in the upper waters?

Mr. Brady.—That may have been the case, as the lower weirs could not be guarded like those in upper waters. Those weirs which were allowed the 36 hours, could be guarded by any person or policeman passing the road. But the stake weirs might fish with impunity, as all the coastguards in Ireland could not prevent them if the interpretation sought to be put on the law was correct.

Mr. Brehon to witness (McKirkins).—Are you in a position to state that this section is carried out by the coastguards?

Witness.—They might fish without my knowledge.

Mr. Dobbyn, cross-examined by Mr. Kelly.—I know this weir well; no salmon could be caught in it by night; the tide goes over it; I had a letter from Mr. Barry within the last few days stating this proceeding was very unfair, and also he had several conversations with Commissioners for the last 20 years, on the subject.

Mr. Kelly.—Were they aware that you were in the habit of netting those weirs before the 12th of February?

Mr. Dobbyn.—I will answer that question in this way. I gave them, at one time, a return of all the fish caught during each week, and from that, it must have been evident that the weirs were in fishing order on the first week of the season.

Mr. Kelly.—Would you have any objection to produce the letter?

Mr. Dobbyn.—I cannot produce it, for the reason I mentioned in your office.

Mr. Kelly.—You ought to produce the letter, or not speak of it in evidence. What was the date?

Mr. Dobbyn.—The 30th or 31st of January. I wrote to him on this matter, and he wrote to say that he would lay the question before the Board's solicitor, and would receive an official communication before the hearing of the case came off.

Mr. Kelly.—Did you receive that official communication?

Mr. Dobbyn.—Not before I received the summons.

Mr. Kelly.—What was the official letter of the Board?

Mr. Dobbyn.—It was simply acknowledging the receipt of my communication, and stating that my letter had been laid before the Board's solicitor.

Mr. Kelly.—Was it not to the effect that their solicitor had ordered summonses to be issued?

Mr. Dobbyn.—To the best of my recollection, it was not.

Mr. Brady.—I can state that it was.

Mr. Roberts.—I had a letter from the Board, stating that such was the fact.

Mr. Dobbyn.—I got a letter from Mr. Hornsby, stating that he got instructions to proceed, which letter I got after the receipt of the summons.

Mr. Brehon.—You stated, Mr. Kelly, that those parties got notice that those proceedings would be taken?

Mr. Kelly.—The notice appeared in the "Waterford Mail," of the 14th of January.

Mr. Brehon.—Was that from the Fishery Board?

Mr. Kelly.—No, it was from the Board of Conservators.

Mr. Brady.—I read that notice since I came down. It was in the "Waterford Mail," of the 14th January, and was signed by three conservators of this district. They were threatened with proceedings under the 37th section.

Mr. Roberts.—You have withdrawn the summons under that?

Mr. Kelly.—It was withdrawn, when the decision of a bench of magistrates had been given. The summons under the 37th was issued from the office of the Board, upon the advice of eminent counsel in Dublin. I attempted to withdraw the summons at Callaghane, but was prevented. Then, when the decision of the bench there was given, I served notice that I would withdraw the summonses issued here under the 37th.

Mr. Alcock.—You speak of eminent counsel. It has been publicly stated, that Mr. Tandy gave an opinion upon it, but we have a letter in court to show that it is not the fact.

Mr. Kelly.—He framed the general summons.

Mr. Alcock.—It had been stated by the clerk of petty sessions, Waterford, that the opinion of Mr. Tandy had been given.

Mr. Roberts.—Then, Mr. Kelly, you admit that the notice which appeared in the papers, threatening proceedings under the 37th section, was wrong.

Michael Doyle sworn, and examined by Mr. Alcock.—It would take four or five weeks to put this weir in fishing order; it is not in fishing order at present; four cots would not carry Mr. Ryan's doors.

To Mr. Kelly.—I know the state they were in on the 26th of January; they were not in fishing condition.

This closed the case for the defence.

Mr. Kelly said he had commenced the proceedings by making some observations with respect to magistrates interested in the question, not having a right to sit upon the bench, and, notwithstanding the remarks of Mr. Alcock, he was of the same opinion still. If they were not owners of weirs, they were, in some instances, the representatives of those who were. But he hoped that the magistrates would not imagine, that in saying so, he intended anything disrespectful to them. Mr. Alcock had introduced a great many personalities in the course of his speech, and made observations which should not have been indulged in. He (Mr. Kelly) would state that these prosecutions had nothing whatever to say to the much-vexed question at present agitating the public mind, with respect to the abolition of those weirs. He contended that his construction of the 36th section was correct, and that nothing else could have been borne out by Mr. Alcock. There was not a word about a reasonable time, on which Mr. Alcock had laid great stress. Mr. Dobbyn, or any other weir owner, might say that four or five months was only a reasonable time, and where then would be the protection for the fish provided by the Act? The legislation had fixed a time for those parties removing their nets, and enacted that they should keep them removed, during the close season. But if, as in this case, a weir was found with the nets upon it on the 26th of January, how could they conceive that such was not a violation of the words and intent of the section? A good deal had been said with regard to the hardship of the thing, but he need hardly tell their worships that it was not their province to consider the hardship of the Act, but to administer the law as they found it. An eminent judge, the present Master of the Rolls, regretted that he had to administer injustice, because the law compelled him to do so. These were not matters for their consideration, and he would therefore leave the question in their hands.

The magistrates then retired to their room, and after an absence of twenty minutes, returned into court with their decision.

Mr. Gifford said it was the unanimous decision of the magistrates to dismiss the case, as the defendant had not the weirs clothed for the purpose of catching fish.

The rule made accordingly was dismissed on the merits.

Mr. Alcock applied for costs.

The magistrates, after some discussion, refused to grant costs.

Mr. Kelly said he would withdraw the prosecution in the other cases.

The court shortly after rose.

Sir,

Waterford, 10 February 1863.

IN pursuance of the instructions contained in your letter of the 29th ult., numbered 1558, I have to inform the Board that I caused three summonses to be served upon each of the parties, to be prosecuted at the Callaghan sessions, viz.: Mr. Michael Dobbyn, Mrs. Eliza Coghlan, and Mr. Arthur Neall O'Neill. These summonses were issued under the 37th & 38th sections of 5 & 6 Vict. c. 106, and 34th section of 13 & 14 Vict. c. 88.

The summonses against Mr. Dobbyn, who was represented by counsel, were first heard, and the one under the 34th section 13 & 14 Vict. c. 88, having been very fully discussed, the magistrates, six in number, were equally divided in opinion, so that there was no order made.

The same result attended the hearing of the summonses under the 33th section of 5 & 6 Vict. c. 106; but the magistrates dismissed the summonses under the 37th section, with 1*l.* costs to Mr. Dobbyn. The remaining summonses, viz., those against Mrs. Coghlan and Mr. O'Neill, were not gone into, the magistrates making a similar ruling in all respects, so far as those defendants were concerned.

Having previously to the Callahan sessions served three parties with summonses, to appear at Arthurstown, under the same sections, I served them with notice on the day of the Callaghan sessions, that I would withdraw the summonses under the 37th section of the Act, and I accordingly proceeded at Arthurstown under the 38th section of 5 & 6 Vict., and the 34th section of 13 & 14 Vict. c. 88.

Observing, however, that nearly all the magistrates on the Bench were either weir owners or their agents, I objected in the first instance to any magistrate so circumstanced taking any part in the adjudication; but the objection having been overruled, the summonses against one of the parties under the 34th section was then proceeded with, and unanimously dismissed without costs. I then withdrew the remaining summonses against the other defendants.

I may observe, in conclusion, that the question at issue was heard to great disadvantage before the magistrates, inasmuch as it was insinuated by Mr. Dobbyn's counsel, at Callahan sessions, that one of the Commissioners did not sanction the proceedings; and it was stated by Mr. Dobbyn, at the Arthurstown sessions, that he received a letter from one of the Commissioners, that the proceedings were very unfair, and that he was no party to them. This statement disconcerted me a good deal; but, in justice to the Commissioner in question, I asked Mr. Dobbyn to produce the letter, thinking that it was perhaps capable of bearing another construction from that put upon it by Mr. Dobbyn, but he said he had not it then about him.

The Secretary,
Office of Public Works, Dublin.

I remain, &c.
(signed) *Peirs Kelly.*

BOARD'S MINUTE ON Mr. *Kelly's* Report of 10 February 1863.

REFER to Mr. Barry to explain his knowledge of this statement, as all the other Commissioners are present this day, and declare they made no communication of the kind alluded to by Mr. Kelly.

(signed) *R. Griffith.*

READ at Board, 11 February 1863.—Communicate Minute hereon.

THE Board have had a copy of the letter addressed to Mr. Dobbyn by Mr. Barry, and stated by him to have been intended as a private communication. It does not support fully the statement made in Court by Mr. Dobbyn; but, notwithstanding, the Board expressed their opinion to Mr. Barry that, under the circumstances, it should not have been written by him.

(signed) *R. Griffith.*

11 February 1863.

Dear Sir,

Office of Public Works,
6 March 1863.

IN order to comply with the Order of the House of Commons of the 3d inst., it will be necessary that a copy of the letter to Mr. Dobbyn, which you read at the Board on the 11th of February, should accompany the other documents required by that Order, your communication having been alluded to in my minute.

I am, &c.
(signed) *Richard Griffith.*

Annexed Letter handed in.

My dear Sir,

Office of Public Works, Custom House,
Dublin, 27 January 1863.

YOUR note of yesterday only repeats a complaint made from another quarter of your district of the great inconvenience sustained by the stringent enforcement of the law in respect of refitting engines before the open season, and I am very sorry not to be able to concur in your construction of the 37th and 38th sections of the 5th & 6th Vict., but I have referred your letter, as well as the other, for the opinion of the solicitor. I feel, to the fullest extent, the hardship of the case, and am disposed to think that it has an unintentional omission not to have defined a reasonable time both for dismantling and refitting the engines, which are exclusively contemplated in the 38th section. However, it is altogether a question of law, and you have suggested a fair and manly mode of setting it at rest; but I cannot venture to anticipate the advice of the solicitor. I am quite sure that the stringent exercise of the regulation was originally suggested from no apprehension that you would have turned it to an illegal purpose. As soon as possible you shall have an official communication on the subject.

Michael Dobbyn, Esq.

Yours, &c.
(signed) *J. Redmond Barry.*

Sir,

Dublin Castle, 27 February 1863.

REFERRING to your letter of the 16th inst., relating to the decision of the magistrates at Callahane and Arthurstown in the recent prosecutions against certain stake weir owners, I am directed by the Lord Lieutenant to acquaint you, for the information of the Board of Public Works, that the subject having been submitted to the law adviser, he is of opinion that the magistrates ought to have convicted in the cases referred to; he is also of opinion that the construction put by the Commissioners of Public Works upon the section of the statute in question, viz., the 34th section of the 13th & 14th Vict., c. 88, is the right one.

Edward Hornsby, Esq.,
&c. &c. &c.
Board of Public Works.

I am, &c.
(signed) *Thos. A. Larcom.*

FISHERIES (IRELAND).

COPIES of CORRESPONDENCE during the present Year between the Conservators of Fisheries of Waterford District and the Commissioners of Fisheries, together with the same between the Executive Government and the Commissioners, and the Conservators of Waterford District, on the subject of certain WEIRS in WATERFORD HARBOUR and ESTUARY having been NETTED during the last CLOSE SEASON; of the REPORTS of the TRAILS which took place relative to the same at *Callahane* and *Arthurstown* during the Month of February 1863, &c.

(*Mr. Blake.*)

*Ordered, by The House of Commons, to be Printed,
17 March 1863.*

FISHERIES (IRELAND).

RETURN to an Order of the Honourable The House of Commons,
dated 24 March 1863;—*for*,

COPY “of any CORRESPONDENCE between the Ordnance or Royal Engineers’ Department, the Executive Government, the Commissioners for Fisheries, and any other Persons, with reference to settling the Rights of FISHING on the SHORES of the LANDS in the Possession of the ORDNANCE DEPARTMENT in *Ireland*.”

(*Colonel French.*)

Ordered, by The House of Commons, to be Printed,
4 May 1863.

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COPY of any CORRESPONDENCE between the Ordnance or Royal Engineers' Department, the Executive Government, the Commissioners for Fisheries, and any other Persons, with reference to settling the Rights of FISHING on the SHORES of the LANDS in the Possession of the ORDNANCE DEPARTMENT in *Ireland*.

The Chief Secretary, Ireland, to the Secretary of State for War.

Sir,

Dublin Castle, 13 November 1858

THE Lord Lieutenant having been informed that it is your intention to let, on the part of the War Department, certain shores and strands (as named in the margin) for fishing purposes, I am directed by his Excellency to request that you will have the kindness to acquaint me whether he has been correctly informed; and in the event of such being your intention, I am desired to express his Excellency's hope that no further proceedings will be taken in the matter until his Excellency has had an opportunity of representing to you the great dissatisfaction that is likely to arise throughout the country from such a course being adopted.

Dublin Bay.
River Liffey.
Lough Swilly.
Lough Foyle.
Galway Bay.
Bantry Bay.
Upper and Lower
Shannon.
Cork Harbour.
Lough Mahon.
Kinsale Harbour.
River Fergus.
Waterford Harbour.
River Boyle.
River Lee.
Belfast Lough.
Lough Erne.
Rivers of Gort and
Blackwater.

I am, &c.
(signed) *Naas*.

The Right Honourable the Secretary for War.

MEMORANDUM transmitted to Lord *Seaton* by Colonel *Rose*, Commanding Engineer, and forwarded by the Military Secretary to Lord *Naas*.

17 November 1858.

THE proprietors of lands bounded by the sea, or by rivers, have the right to fish off their lands, provided there is no superior right (under ancient grants, &c.) vested in any other person, and that the locality does not come under the description of places where fishing is prohibited by the Fishery Laws.

With a view to ascertaining at what stations in Ireland the War Department has a right of fishing, a list of its lands bounded on any side by water has been drawn up, and inquiries are being made with a view to ascertaining what legal objections exist to the exercise of such right; and where any are found, the stations are expunged from the list.

The right of fishing has already been let at Kilkerrin and Carrick Island, on the Lower Shannon. At the former station this right had been usurped for many years by a trespasser, against whom legal proceedings were taken by the tenant, who succeeded in ejecting him.

At Duncannon Fort the fishery has been let by Lord Templemore, and inquiry is now being made as to whether his Lordship possesses a superior right to that of the Secretary of State for War, as proprietor of the land, and the course to be ultimately adopted will depend upon the result of that inquiry.

At such stations where it may be found that the War Department has an undoubted legal right to fish, it is proposed to exercise it, and to let it by public competition.

No hasty or unadvised step will be taken by me, and everything will be referred to legal opinions.

(signed) *C. Rose*.

The Under Secretary of State for War, to the Chief Secretary, Ireland.

My Lord,

War Office, 20 November 1858.

I HAVE the honour, by direction of Secretary Major General Peel, to acknowledge the receipt of your letter of the 13th instant, requesting the suspension of proceedings for the letting of the fisheries in certain parts of Ireland.

And I am to acquaint you, for the information of his Excellency the Lord Lieutenant, that Major General Peel will cause immediate inquiries to be made on the subject.

The Lord Naas, M.P.,
Dublin.

I have, &c.
(signed) *Hardinge.*

The Military Secretary to *R. Wingfield*, Esq.

Sir,

Commander of the Forces' Office,
Royal Hospital, Dublin, 24 November 1858.

WITH reference to your letter to Colonel Colborne relative to the fishing rights claimed by the War Department, General Lord Seaton requests that the enclosed note from Colonel Rose upon that subject and copies of advertisements may be forwarded to you for the information of Lord Naas.

I have, &c.
(signed) *A. Montgomery Moore,*
Captain and Acting Military Secretary.

Richard R. Wingfield, Esq.,
&c. &c. &c.
Chief Secretary's Office,
Dublin Castle.

Colonel *Rose* to the Military Secretary.

IN reply to the inquiry contained in Mr. Wingfield's note in reference to the memorandum I placed in Lord Seaton's hands, I have to state that only one advertisement relative to the War Department's right of fishing has yet been inserted in the newspapers by me. It called for tenders for fishing at Kilkerrin and Carrick Island on the Shannon, and was issued in January last, under the authority of the Secretary of State for War. The late Board of respective officers then in charge of War Department lands and rights issued, under Mr. Monsell's authority, an advertisement relating to Kilkerrin and to the islands and lands in the county of Cork, in September 1856. Copies of both advertisements are enclosed.

(signed) *Cowper Rose.*

Castle, 24 November 1858.

The memorandum relative to the War Department's rights of fishing now in Lord Naas's hands was drawn up to assist my own memory in my conversation with Lord Seaton on the subject, and was left with his Lordship for his information, which must account for its being a rough note.

(signed) *C. R.*

RIGHT OF FISHING.

To be Let.

NOTICE is hereby given that the right of fishery along and off lands of the Secretary of State for War, at the undermentioned places, bounded on any part by the sea, or by the River Shannon, will be let, during the open season, to such persons as may be desirous of tendering for the same, subject to the Regulations of the Commissioners of Fisheries, and the terms and conditions of letting, viz. :—

Lower Shannon, Kilkerren, and Carrick Island.

Forms of tender, with terms and conditions of letting, can be obtained on application to the Commanding Royal Engineer in Ireland, Dublin Castle; the Royal Engineer's Office, Limerick.

The proposals to be sealed and transmitted to "The Director of Contracts, War Office, Pall Mall, London, S. W.," so as to be received on or before the 9th day of February 1858, and to be marked on the outside, "Tender for Right of Fishing, Ireland."

Commanding Royal Engineer's Office,
Dublin, 21 January 1858.

Chairman of the Board of Works to the Chief Secretary, Ireland.

My Lord,

3 Décembre 1858.

IN reply to your reference of the 30th ultimo, enclosing a proposition for letting the fisheries in all cases where the War Department possess a right of fishing from lands in its possession, and bounded on any side by water, and also enclosing a resolution of the Finance Committee of the Board of Conservators elected under the provisions of Acts 11 & 12 Vict. c. 92, for the fishery district of the Shannon, expressing their "dissatisfaction at the practice lately adopted by the Board of Ordnance, of letting shores or strands on the River Shannon for fishery purposes, as they conceive that any attempt of the Board of Ordnance, or any other Government Department, to establish claims for fisheries will seriously interfere with long-established public rights, and be productive of much public discontent," I beg to state, that not being acquainted with the precise nature of the tenures under which the War Department holds the small tracts of land now in its possession, both on the seacoasts of Ireland and within the limits of the freshwater of the River Shannon, I am unable to offer any opinion in regard to the absolute rights of fishery possessed by that department. I rather suppose that the greater part, if not the whole, of the tracts were purchased by inquisition under the Defence Acts, the property having been thus acquired solely for the purpose of erecting batteries, forts, barracks, &c. thereon; and under such circumstances it would appear to be doubtful whether the fishery was included in the purchase, and in such case whether the proprietorship of the land so purchased, and adjoining the sea or river, can legally interfere with and supplant that of the proprietor of the surrounding estate, a small portion of which only was purchased for a special purpose under an Act of Parliament.

There can, I think, be no doubt, in all cases in which a special right of a several fishery had been granted to the proprietor within certain limits, and a small part of the shore within those limits was subsequently acquired by the War Department, the right of such proprietorship in the fishery cannot be interfered with. Under the recent Fishery Acts, where no grant of a several fishery exists, the right of fishing with certain engines along the seacoast is in the proprietor of the soil adjoining, and is frequently used or let by him to others; but whether, under such circumstances, the War Department has power to let a right to a fishery along a small portion of the coast included within the right of fishery belonging to the proprietor of the estate of which this small portion formed a part, would appear to me questionable. But even supposing the fishery in this case does belong to the War Department, it appears to me doubtful whether in prudence it should be exercised. It is a claim which has not heretofore been made, and it is one which will produce but a very small return, and, if the right be not leased to the original proprietor, will probably lead to much contention between the proprietor or his tenants, and the tenants of the trifling fisheries let by the War Department.

I have, &c.

(signed) *Richard Griffith.*

The Under Secretary of State for War to the Chief Secretary, Ireland.

My Lord,

War Office, 4 December 1858.

ADVERTING to the communication from this office of the 20th ultimo, relative to the letting by this department of the rights of fishing at various stations in Ireland,

I have the honour, by desire of Secretary Major General Peel, to transmit, for the information of his Excellency the Lord Lieutenant, the accompanying report of the Commanding Royal Engineer, dated the 22d ultimo, upon the subject, with its enclosures, from which you will perceive that he is giving great care and attention to the subject, and is very desirous of avoiding litigation.

Major General Peel begs you will assure his Excellency, that though it is his duty to see that the just rights of the War Department are maintained, and its property managed to the best advantage, all possible care will be taken to avoid litigation and interference with the rights of others.

The return of the enclosures is requested.

I have, &c.
(signed) *B. Hawes.*

The Commanding Royal Engineer in Ireland to the Inspector General of Fortifications, in reference to the Objections made to the War Department letting its Right of Fishing at various Stations in Ireland.

Sir,

Dublin, 22 November 1858.

IN reply to your Minute of 19th instant (Dublin—299—1), on the enclosed letter, I have the honour to state that, under the Act 5 & 6 Vict. c. 106, all proprietors of lands adjoining the sea-coast, or on the banks of rivers, have a right to fish off these lands, provided no superior right, under ancient grants, &c., is vested in any other person, or that the locality does not come within the description of places at which fishing is prohibited by the Fishery Laws.

With a view to ascertaining to what extent the War Department possesses this right, a list of all the stations in Ireland bounded on any side by water has been drawn up, and inquiries are being made as to whether there are any obstacles or objections of the nature alluded to; and where they are found to exist, the station is struck out.

At Kilkerrin and Carrick Island, in the Lower Shannon, the right to the fishing was let in the early part of this year. At the former station that right had long been usurped by a trespasser, against whom legal proceedings were taken by the War Department tenant, who succeeded in ejecting him.

At Duncannon Fort the fishery has been let by Lord Templemore, and inquiry is now being made by the local solicitor, under instructions from Mr. Clode, as to whether his Lordship possesses a right superior to that of the War Department.

This is the present state of the fishery question in all its bearings.

I annex a newspaper paragraph* descriptive of an interview between Lord Naas and two gentlemen, stated to have constituted a deputation to bring under the notice of the Executive Government the intention of the War Department to let the right of fishing at stations "many of which were in the established, several, or exclusive fishery of others, and many of them in channels where it would be quite illegal to set fixed engines for fishing;" and in reference thereto, have to repeat that there has been no intention or desire whatever to claim for the War Department anything more than the rights of an individual owner; and I am now ascertaining what those rights are, and at what stations the War Department is entitled to fish off its lands.

In furtherance of this object, I, at the request of the individual whom I imagine to be alluded to as the Secretary to the Dublin Board of Conservators, and on his repeated voluntary offers to give me every information in his power, transmitted to him the list as originally prepared, with an inquiry as to whether he was aware of any objections to the right of fishing being exercised at either of the stations named. I enclose a copy of my letter, with the reply, which affording little or none of the information desired, I have been obliged to seek it without his aid, before finally submitting the matter for your consideration and orders as to whether the legal, and at some of the places (in my opinion) valuable, rights of the department to the fishing should be let by public competition in the same manner as the right to cut seaweed or to cultivate War Department lands, &c.;—it appearing to me that there is no more reason why one should be let than the other, or why the War Department should abandon its rights for the pecuniary advantage of a few individuals to whom no such sacrifice would be made by private proprietors.

It is quite open to the Board of Conservators to point out which of the stations are "in the established, several, or exclusive fishery of others," or "in channels where it would be quite illegal to set fixed engines for fishing;" and if they could be induced to do so, the information

* Cut out of Saunders' "News Letter," of 13 November.

tion would be gladly received; and while they would be materially aiding the department, they would at the same time altogether remove the chances of the litigation they seem to apprehend, and which I am quite as anxious to avoid.

I have, &c.
(signed) *Cowper Rose*,
Colonel Commanding Engineers.

Colonel Commanding Royal Engineers in Ireland, to Clerk of Conservators of Dublin Fishery District.

Sir,

Dublin, 18 June 1858.

WITH reference to the several communications, in which you have taken part in my office, respecting the War Department Fisheries, I herewith transmit you a list of the stations in Ireland proposed to be advertised, in time to admit of the tenants commencing next season; and I will thank you for any suggestions you may be disposed to offer, either on the proposed terms and conditions of letting, or on any objections that may occur to you as of sufficient importance to prevent the right of fishing being exercised by the War Department.

Please to return the enclosed papers.

I am, &c.
(signed) *Cowper Rose*,
Colonel Commanding Royal Engineers.

LIST of Stations in Ireland at which the War Department appear to have Rights of Fishery (not already let).

Dublin Bay	-	{	1.—Pigeon House Fort	-	-	-	South Towers.
			2.—No. 4, Maghera Point	-	-	-	
			3.—No. 6, Loughlinstown	-	-	-	
			4.—No. 9, Dalkey Island	-	-	-	
			5.—No. 11, Sandy Cove	-	-	-	North Towers.
			6.—No. 1, Sutton	-	-	-	
			7.—No. 3, Howth	-	-	-	
			8.—No. 6, Balcarrick	-	-	-	
			9.—No. 11, Skerries or Red Island	-	-	-	
Lough Swilly	-	{	10.—Dunree Fort	-	-	-	County Donegal.
			11.—Knockalla	-	-	-	
			12.—Ned's Point	-	-	-	
Lough Foyle	-	{	13.—Green Castle	-	-	-	County Londonderry.
			14.—Magilligan	-	-	-	
Galway Bay	-	{	15.—Aughanish	-	-	-	County Clare.
			16.—Tinnevarra	-	-	-	
			17.—Cashleh	-	-	-	County Galway.
Bantry Bay	-	{	18.—Rinmore	-	-	-	
			19.—Garnish Island	-	-	-	County Cork.
Upper Shannon	-	{	20.—Shannon Bridge	-	-	-	King's County.
			21.—Lamb Island	-	-	-	
			22.—Keelogue	-	-	-	
Lower Shannon	-	{	23.—Limerick Castle Barracks	-	-	-	County Limerick.
			24.—King's Island (Limerick)	-	-	-	
			25.—Tarbert	-	-	-	County Kerry.
			26.—Doonaha	-	-	-	
			27.—Scattery Island	-	-	-	County Clare.
			28.—Kileredane	-	-	-	
Cork Harbour	-	{	29.—Hawlbowlne Island	-	-	-	County Cork.
			30.—Rocky Island	-	-	-	
			31.—Spike Island	-	-	-	
			32.—Camden Fort	-	-	-	
			33.—Carlisle Fort	-	-	-	
Lough Mahon	-	-	34.—Manning Tower (on Great Island).	-	-	-	
Kinsale Harbour	-	-	35.—Charles Fort	-	-	-	County Cork.
River Fergus	-	-	36.—Clare Castle Barracks	-	-	-	County Clare.
Waterford Harbour	-	-	37.—Duncannon Fort	-	-	-	County Wexford.
River Liffey	-	-	38.—Newbridge Barracks	-	-	-	County Kildare.
River Boyle	-	-	39.—Boyle Barracks	-	-	-	County Roscommon.
River Lee	-	-	40.—Blackrock	-	-	-	County Cork.
Belfast Lough	-	-	41.—Carrickfergus Castle.	-	-	-	
Lough Erne	-	{	42.—Enniskillen Main Barracks.	-	-	-	County Galway.
			43.—Enniskillen Castle Barracks.	-	-	-	
River Gort	-	-	44.—Gort Barracks	-	-	-	County Galway.
River Blackwater	-	-	45.—Navan Barracks	-	-	-	County Meath.

Clerk of Conservators, Dublin Fishery District, to Colonel *Rose*, Royal Engineers.

Conservators of Fisheries, Dublin District,
Office, 60, Dawson-street, Dublin,
17 September 1858.

Sir,

REFERRING to your letter of the 19th June last, forwarding a list of 45 stations at which the War Department consider they have rights of fishing,

I herewith return the enclosures, and beg leave to inform you that I have very carefully gone through the list, made extensive inquiries, visited some of the stations, and find there are many places on it which would manifestly encroach upon the well-known and established several fishery of another, and there are many others where the breadth of the channel, and other provisions of the fishery laws, would prevent the War Department exercising an exclusive or even any right of fishing: for instance, those stations in Lough Foyle and Galway are in the several fisheries of others, and any attempt at fishing there would render the War Department open to a lawsuit, and their tenant to a penal conviction under the fishery laws; while those at the Pigeon House, and other places on the sea-coast, the provisions of the fishery laws would interfere with.

There are a great number of circumstances connected with each station, probably quite different from those of another; and therefore I would recommend that before the War Department take any steps to let the rights of fishing, they should clearly ascertain their rights, and the provisions of the fishery laws bearing on them, which would, perhaps, be most easily effected by a conference with the Commissioners of Fisheries, or otherwise.

	I have, &c.
Colonel C. Rose,	(signed) <i>Augustus Brophy</i> ,
Commanding Royal Engineers, Ireland,	Clerk of Conservators,
Dublin Castle.	and Inspector of the District.

The Chief Secretary, Ireland, to the Secretary of State for War.

Sir,

Dublin Castle, 6 December 1858.

REFERRING to my letter of the 13th ultimo, relative to letting certain fishery stations on the coast of Ireland, I am directed by the Lord Lieutenant to transmit for your information copy of resolutions of the Limerick Board of Conservators, together with a memorandum forwarded therewith. I also enclose copy of a communication* from the Chairman of the Board of Public Works, who are also Commissioners of Fisheries; and I am desired by his Excellency to call your attention to these documents, and to express his Excellency's hope that no further steps may be taken at present in this matter.

* See page 5.

I am, &c.
(signed) *Naas*.

The Right Honourable Major General Peel.

RESOLUTIONS by Limerick District Conservators.

At a Meeting of the Finance Committee of the Limerick Board of Conservators, held on the 2d instant, the following Resolutions were unanimously adopted:—

Resolved,—THAT Mr. Robinson be requested, on the part of the Board, to wait on Lord Naas and on the Commissioners of Fisheries, and earnestly request that they will use their influence to obtain from the present Inspector General a peremptory order to the Constabulary to be vigilant in enforcing the observance of the close season, as the order issued by the late Inspector General was not attended with the good effects which had been anticipated.

Resolved,—That Mr. Robinson be also requested to represent to Lord Naas the dissatisfaction of the Board at the practice lately adopted by the Board of Ordnance, letting shores or strands in the River Shannon for fishery purposes, as the Board conceive that any attempts on the part of the Board of Ordnance, or any Government Department, to establish claims in fisheries will seriously interfere with long-established public rights, and be productive of much public discontent.

9 November 1858.

(signed) *J. B. Alton*.

MEMORANDUM to Lord Naas, handed in by Deputation from Limerick Conservators.

List of Stations in *Ireland* proposed to be set by the War Department for Fishing for Salmon.

Dublin Bay :

1. Pigeon House Fort.
2. Maghera Point.
3. Loughlinstown.
4. Dalkey Island.
5. Sandy Cove.
6. Sutton.
7. Howth.
8. Balcarrick.
9. Skerries and Red Island.

River Liffey :

10. Newbridge Barracks.

Lough Swilly :

- Dunree Fort.
Knockalla.
Ned's Point.

Lough Foyle :

- Green Castle - } - - Derry.
Magilligan - }

Galway Bay :

- Aughuish - } - - Clare.
Tinnevarra - }
- Cashlea - - } - - Galway.
Kinmore - }

Bantry Bay :

- Garnish Island.

Upper Shannon :

- Shannon Bridge.
Lamb Island.
Keelogue.

Lower Shannon :

- Limerick Castle Barracks.
King's Island.
Tarbert.
Doonaha.
Scattery Island.
Kileredane.

Cork Harbour :

- Haulbowline Island.
Rocky Island.
Spike Island.
Camden Fort.
Carlisle Fort.

Lough Mahon :

- Manning Tower, on Great Island Creek.

Kinsale Harbour :

- Charles Fort.

River Fergus :

- Clare Castle Barracks.

Waterford Harbour :

- Duncannon Fort.

River Boyle :

- Boyle Barracks.

River Lee :

- Blackrock.

Belfast Lough :

- Carrickfergus Castle.

Lough Erne :

1. Enniskillen Barracks.
2. Castle Barracks.

River Gort :

- Gort Barracks.

River Blackwater :

- Navan Barracks.

ASSUMING that the lands on which the forts or barracks are situated are held by the War Department under such a title as mentioned in the 5 & 6 Vict. c. 106, it would not constitute that department the owner of a several or exclusive fishery, but would merely give them the right, in a tideway, to set a fixed net attached to that part of the shore adjoining such land; but subject, however, to the provisions of the Act, and such not being within the limits of any several or exclusive fishery of another, *i. e.*, not encroaching on private rights. But the law does not give them the power to prevent the public from fishing in the *locus in quo* with draft or any engine other than fixed engines. It particularly saves the rights of the public, and all other rights which grant the privilege to set the fixed engines.

A great number of the stations named in this list are in tideways whose channels are less than three-quarters of a mile wide at low water (for instance, the Pigeon House, Limerick Castle, King's Island, &c.), and to set any fixed net for the capture of fish in such places would be directly contrary to law.

A number of them are manifestly in the several or exclusive fishery of others; and it would be contrary to law to use any engine for the capture of fish within the several fishery of another, and render the parties doing so liable to very heavy penalties.

Instance:—The stations in Lough Foyle are in the established several fishery of the Honourable the Irish Society, and an injunction from the late Lord Chancellor is at present in force there, preventing any person fishing there, or taking salmon from thence by any means whatever :

Likewise Galway Stations, in the established several fishery of the Messrs. Ashworth; also Castle Island or King's Island, and Limerick Castle, the property of Messrs. Malcolmson.

A number of the stations are in the freshwaters, where no nets for the capture of salmon have been heretofore used, and where (even assuming the War Department to hold the lands adjoining the freshwaters of a river by such a title as would alone constitute them the owner of a several fishery in the freshwaters, viz. in fee,) it might be of the greatest injury to the interests of the salmon fishery of a river to do so; and to use such now would be directly in opposition to the policy and established principle of the present day.

It should be remembered that in the tideways, or where the sea ebbs and flows, the War Department are not the owners of a several fishery.

They can only have a certain right conferred on them by the 5 & 6 Vict. But the sea is, *primâ facie*, the property of the public, in the absence of any charter or patent granting the fisheries thereof to any other person or persons; and to establish such a grant, the works which convey should be definite and distinct, and the particular fishery granted must be named; for instance, if land is granted, together with all fisheries, it gives no exclusive title to fish. A grant cannot convey by implication. This was decided in several cases. Unless the fishery is described in the grant, and a clear intention is evident, no right of fishery passes.

It is presumed the War Department have no such grants, and if not, they have, therefore, no exclusive or several fishery in any of the places mentioned, and could not, therefore, prevent the public from fishing with draft-nets in the same place in which they might have set a right to fish with fixed engines.

It is, therefore, to say the least, very likely to lead to much litigation and create a very bad feeling in the country, if this right, conferred on the owners of land adjoining the sea-shore, of setting fixed engines for the capture of salmon, by the Legislature, be exercised by a department which was not contemplated at the time of the passing of that Act in 1842 which conferred such rights.

In the inland or freshwaters of a river the case is different.

The owners in fee of lands adjoining the river are, *primâ facie*, owners of the several fishery in the river as far as their property extends, and would have the right to fish. But such is not generally exercised, as it might lead to very detrimental results to the fishery of a whole river to use nets in many places in the freshwaters.

Colonel White to the Chief Secretary.

My Lord,

Woodlands, 18 December 1858.

I VENTURE to bring under your observation the following statement regarding the Ordnance Fishery at Kilkeryne, in the barony of Clouderlaw and county of Clare.

Kilkeryne is the name of the battery on the Shannon, opposite to Tarbert; and the site for the battery, containing about five acres (Irish), was purchased over 60 years ago from one of the Westropp family, who then held the lands.

In May last I became the purchaser, in the Encumbered Estates Court, of the fee-simple of the Kilkeryne Estate, consisting of the townlands of Cullinagh, Ballina, and Kilkeryne, on a sub-denomination of which, called Lackyle, the battery stands. Having purchased the fee of the estate, I of course bought with it the right of fishing for salmon in the Shannon, under the 5 & 6 Vict. c. 106; but I find that the Board of Ordnance last year let the right of fishing on the shore, opposite the battery, to Mr. Hoare of Dublin (as I have heard), for a sum of 15 £, with another right of fishing in Kerry. Mr. Hoare drove off the tenant of Mr. Westropp, who was frightened at the prospect of a suit with the Crown, especially when he was about to sell the estate; though up to the past year or two the Ordnance never, as I am informed, attempted to fish there.

My predecessor, up to that time, and his tenants to the fishery, fished on the Ordnance ground, and were never prevented or interfered with, except as I have described; and what I now respectfully request your Lordship's attention to is, that the claim of the Ordnance Board is not one which ought to be maintained against the rights of individuals. The purpose for which the site for the battery was taken is easily understood; but I deny it was ever contemplated, and, if contemplated, I assert it is against public policy, that the Board of Ordnance should become the lessors of fisheries in Ireland. Having refrained for 50 years from exercising such a right, it is, I presume, too late now to set up such a claim, though I am well aware lapse of time would and ought not to bar the Crown when public policy or necessity justified the assertion of the right: moreover, if any necessity existed, or public benefit could be conferred, I would at

once

once waive such a right, were I undisputed master of the fishery to-morrow. It is always unpleasant to litigate a question with the officers of the Ordnance, or, indeed, any other public Board; they feel constrained to defend a right, or supposed right, to the last; and the action or suits, inexpensive to them, may ruin an individual. In this case the question is so unimportant, that it ought not to be asserted by the Ordnance or persisted in. At present, several other parties in Ireland labour under a similar grievance, and had the honour of an interview with your Lordship, at which you were good enough to say the matter should be fully considered; and I take the liberty to add my complaint to those already made, and to ask you to bring the matter under the consideration of the Irish Government, in order that the right so claimed in the Kilkeryne Fishery may be abandoned. Should your Lordship require any further information, I will be happy to afford it; and my agent, Mr. William L. Joynt, of Limerick, will afford every assistance for the better understanding of the matter, and the reasonable and just settlement thereof.

I have, &c.
(signed) *Henry White.*

The Board of Works to the Chief Secretary.

Office of Public Works, Dublin,
30 December 1858.

My Lord,

I HAVE the honour to return herewith, by direction of the Commissioners of Public Works, the papers relative to the fishing rights of the War Department, forwarded for the information of this department by your Lordship on the 14th instant, and to state that the Board have perused the correspondence.

I have, &c.
(signed) *E. Hornsby,*
The Right Hon. Lord Naas, M.P.,
Dublin Castle. Secretary.

The Chief Secretary to the Secretary of State for War.

Sir,

Dublin Castle, 17 January 1859.

REFERRING to your letter of the 4th ultimo, relative to the letting by the War Department of the right of fishing at various stations in Ireland, I return herewith the enclosures which accompanied your communication; and I am at the same time desired to state, that a representation has been again made, on the part of the Limerick Board of Conservators, pressing for a decision upon the subject.

I am, &c.
(signed) *Naas.*
Sir B. Hawes, K.C.B.

The Under Secretary of State for War to the Chief Secretary, Ireland.

My Lord,

War Office, 26 January 1859.

I HAVE the honour, by desire of Secretary Major General Peel, to acknowledge the receipt of your Lordship's letter of the 17th instant, relative to the letting, by this department, of the rights of fishing at various stations in Ireland.

I am directed to acquaint you, for the information of his Excellency the Lord Lieutenant, that Major General Peel is instituting very full inquiries into the subject, and hopes shortly to be in a position to transmit a definite reply to your Lordship.

I have, &c.
(signed) *Hardinge.*
Lord Naas, M.P., Dublin Castle.

Colonel *Henry White* to Lord *Naas*.

KILKERYNE FISHERY, CO. CLARE.

Woodland, Clonsilla, Co. Dublin,

11 February 1859.

My Lord,

I HAD the honour to address you, some weeks back, a letter touching the right claimed by the Board of Ordnance to fishing at Kilkeryne, in the barony of Clonderlaw and county of Clare.

I consider the claim of the Board so unwarranted by usage, public policy, or justice, that I merely delayed taking steps in the matter until I had your Lordship's reply, which I still hope may announce the abandonment of the claim, as far as it interferes with me. I will therefore feel thankful for your reply at your earliest convenience.

I am, &c.

The Right Honourable Lord Naas, M.P.

(signed) *Henry White*.

The Under Secretary of State for War to the Chief Secretary, Ireland.

My Lord,

War Office, 11 March 1859.

I HAVE the honour, by desire of Secretary Major General Peel, to acknowledge the receipt of your Lordship's letter of 15th ultimo, relative to the letting of rights of fishing at various stations in Ireland, and to inform you that the fishery at Kilkeryne, County Clare, has been let by their department to Mr. Hoare since January last; and General Peel does not consider it fair to the public to abandon, in favour of a private individual, a source of revenue which, to however small an extent, still tends to diminish the general cost of the establishment of the War Department.

With respect to other fisheries in Ireland not yet let, to which the War Department claims a right, I am to inform your Lordship that these claims are now in course of investigation by eminent counsel, and that, before any instructions are given thereupon, the list shall be submitted to you for the consideration of the Lord Lieutenant of Ireland.

I have, &c.

The Lord Naas, M.P., Irish Office, s.w.

(signed) *Hardinge*.The Chief Secretary to Colonel *White*.

Irish Office, Whitehall,

14 March 1859.

Sir,

REFERRING to your letter of the 11th ultimo, relative to the right claimed by the War Department to the fishery at Kilkeryne, County Clare, I beg to acquaint you that I have communicated with the Secretary of State for War upon the subject, and, in reply, have been informed that the fishery at Kilkeryne has been let by that department to Mr. Hoare since January last; and General Peel does not consider it fair to the public to abandon, in favour of a private individual, a source of revenue which, to however small an extent, still tends to diminish the general cost of the establishment of the War Department.

I have, &c.

Colonel Henry White, M.P.

(signed) *Naas*.

The Under Secretary of State for War to the Chief Secretary.

My Lord,

War Office, 15 March 1859.

WITH reference to the communication from this office, dated 11th instant, (Dublin--322), respecting the unlet fisheries in Ireland, to which the War Department claims a right,

I am

I am directed by Secretary Major General Peel to transmit, for the early approval of his Excellency the Lord Lieutenant, a list, drawn up by the Commanding Royal Engineer in Ireland, of stations at which it is proposed to let the right of fishing. On the receipt of his Excellency's approval, authority will be given to the Commanding Royal Engineer to call for tenders, and a further list will be forwarded so soon as certain information respecting the remaining stations has been obtained.

The Lord Naas, M.P., Irish Office, S. W.

I have, &c.
(signed) *Rosslyn.*

P. S.—The return of the list is requested.

IRELAND.

LIST of Stations at which it is proposed to Let the Right of Fishing off the War Department's Lands.

Office of Commanding Royal Engineers in Ireland,
Dublin, 1 February 1859.

Dublin Bay, South	-	-	{ No. 4 Tower, Maghera Point. No. 6 Tower, Loughlinstown. No. 9 Tower, Dalkey Island.
Dublin Bay, North	-	-	{ No. 3 Tower lands, Howth. No. 6 Tower lands, Ballycarrick. No. 11 Tower lands, Skerries or Red Island.
Lough Foyle	-	-	{ Green Castle. Magilligan.
Lower Shannon	-	-	{ Tarbert. Doonaha. Scattery Island. Kilkadrane.
River Boyle	-	-	- Boyle Barracks.
Belfast Lough	-	-	- Carrickfergus Castle.
Lough Erne	-	-	- Enniskillen Main, and Castle Barrack.

(signed) *Cowper Rose*, Colonel,
Commanding Engineers.

Colonel *Cowper Rose* to Inspector General of Fortifications.

Sir,

Dublin, 1 February 1859.

I HAVE the honour to transmit a list of stations in Ireland, at which I propose to let the right of fishing, and have to request your authority to advertise for tenders, according to the enclosed form and draft advertisement.

As regards Green Castle and Magilligan or Lough Foyle, I beg to refer you to my report, 20th December 1858, in reply to (Londonderry—12—1), on the claim to the fishery set up by the tenant of the Irish Society, and to transmit a copy of the trial alluded to in that report, resulting in the verdict to be found at page 111—"That the Irish Society were entitled to the fisheries in the lough and river of Lough Foyle, from the Greenbrass, near Strabane, to the ferry between Greencastle and Magilligan."

The War Department property, it will be seen by the enclosed plan, is outside the boundary (the ferry) as defined by the Jury; and therefore the claim of the Irish Society's tenants, so far as these two posts are concerned, does not appear valid.

There are a great many other stations bounded by water, but a number of them come within the prohibiting clauses of the Fishery Act (5 & 6 Vict. c. 106), which requires that in the tidal part of any river, the breadth of the channel must not be less than three-fourths of a mile; and therefore the following

stations, with many more of minor importance, have been excluded from the list:—

Camden and Carlisle Forts, Cork Harbour, Charles Fort, Kinsale Harbour, Pigeon House Fort (Dublin), King's Island, Limerick, &c. &c.

It further prohibits fishing within the several or exclusive fisheries of other proprietors, within which category I believe the ports in Lough Swilly and Galway Bay to come, and they too are therefore omitted.

In some cases stations have not been included in consequence of departmental objections, viz.:—

Rocky Island, on account of its magazines.

Haulbowline Island, on account of its military stores.

Spike Island, on account of its being a depôt for convicts.

In the two latter cases the objections, in which I quite concur, were made by the Military Storekeeper and the Directors of Government Prisons. Spike Island will be eligible whenever the convicts may be withdrawn.

There are still several stations at which I believe the department to possess the right of fishing, but respecting which I wish to make further inquiry before reporting on them to you.

The fishing season commences about the 12th of this month, and lasts until about 20th August, varying, however, according to locality.

It is requested that the report on the Lough Foyle Fishery case may be returned, as also the forms of advertisement and tender.

I have, &c.

(signed) *Cowper Rose*, Colonel,
Commanding Engineers.

The Inspector General of Fortifications.

The Under Secretary, Ireland, to the Chairman of the Board of Works.

Sir,

Dublin Castle, 21 March 1859.

I AM directed by the Lord Lieutenant to transmit the enclosed correspondence, relating to certain fisheries in Ireland to which the War Department claims a right, and which that department propose to let; and I am to request that you will furnish me with a full report on each of the cases referred to in the appended list.

It is requested that the enclosures may be returned.

I am, &c.

Sir R. Griffith, Bart.

(signed) *Thomas A. Larcom*.

&c. &c. &c.

The Under Secretary of State for War to the Chief Secretary, Ireland.

My Lord,

War Office, 11 April 1859.

I AM directed by Secretary Major General Peel to request the favour of an early reply to my letter of 15th ultimo (Dublin—1—322), forwarding, for the approval of his Excellency the Lord Lieutenant, a list of stations in Ireland at which it is proposed to let the rights of fishing.

I have, &c.

The Lord Naas, M. P.

(signed) *Rosslyn*.

&c. &c. &c.

The Under Secretary, Ireland, to the Chairman of the Board of Works.

Sir,

Dublin Castle, 12 April 1859.

REFERRING to my letter of the 21st ultimo, relating to certain fisheries in Ireland which it is proposed to let, I am directed by the Lords Justices to acquaint you that a communication has been received from Lord Rosslyn, pressing

ing^d for an early reply to his letter; and I am desired by their Excellencies to request that you will furnish me with your answer to the communication above referred to with as little delay as practicable.

Sir Richard Griffith, Bart.
&c. &c. &c.
Board of Public Works.

I am, &c.
(signed) *Thomas A. Larcom.*

The Board of Works to the Under Secretary, Ireland.

Office of Public Works, Dublin,
14 April 1859.

Sir,

REFERRING to your letter of the 21st ultimo, transmitting correspondence between the Secretary of State for War and the Chief Secretary, relating to certain fisheries in Ireland to which the War Department claims a right, and which they propose to let, and requesting a report on each of the cases referred to in the list accompanying the letter from the Secretary of State; I am directed by the Board to forward, for the information of his Excellency the Lord Lieutenant, the accompanying observations on each station, and to state that the Board are unable to add anything further to the Chairman's letter, of the 3d December last, to the Chief Secretary, in regard to the policy of the War Department letting unimportant fisheries.

The papers are herewith returned.

I am, &c.
(signed) *E. Hornsby*, Secretary.

Dublin Bay, South:

No. 4 Tower, Maghera Point
No. 6 Tower, Loughlinstown.
No. 9 Tower, Dalkey Island.

The public possess a right to fish in the waters connected with those places by means of floating or draft nets, the proprietors of lands only having the privilege of using fixed engines so far as those lands abut the shore; and the public are entitled, under the fishery laws, to haul their nets on all waste shores.

The law prohibits the placing of fixed nets in such places as Dalkey Sound, the channel being less than three-fourths of a mile wide.

It is very doubtful if fixed nets would operate successfully in any of the places here referred to.

Dublin Bay, North:

No. 3 Tower lands, Howth -
No. 6 Tower, Ballycarrick.
No. 11 Tower, Skerries or Red Island.

The same remarks apply as in former cases.

Lough Foyle:

Green Castle - - -
Magilligan.

The Irish Society's title to the whole and exclusive fishings of Lough Foyle was confirmed by a verdict, had at Omagh Assizes before Baron Pennefather, two years since; and the Chancellor has granted an injunction to prevent any other persons fishing therein.

Lower Shannon:

Tarbert - - -
Doonaha.
Scattery Island.
Kilkadrane.

The same remarks apply as to the right of the public to fish, the proprietors of lands only having the privilege of using fixed engines.

River Boyle:

Boyle Barracks - - -

The owners in fee of lands adjoining freshwaters are entitled to the exclusive fishery in the waters, so far as their lands abut the waters.

If the lands are all at one side of the river only, this right extends only to the middle of the stream.

The breadth of the river at Boyle is, perhaps, about 50 feet; therefore only 25 feet would be available under the barracks, if, in granting a small piece of land for the purposes of a barrack, the right of fishing has been also conveyed. However the right here to fish in half the river, as far as the barrack boundaries may extend along its banks, is of no appreciable value.

Belfast Lough:

Carrickfergus Castle - -

The same observations apply as to the other tidal waters.

Lough Erne:

Enniskillen Main and Castle Barracks.

The same remarks apply as to the Boyle River.

The Under Secretary, Ireland, to the Under Secretary of State for War.

My Lord,

Dublin Castle, 15 April 1859.

REFERRING to your Lordship's letters, of the 15th ultimo and 11th instant, relative to the proposed letting of certain fisheries in Ireland, I am directed by the Lords Justices to transmit, for the information of Secretary Major General Peel, copy of a report which has been received from the Commissioners of Public Works, as Commissioners of Fisheries, upon the above subject; and I am desired by their Excellencies to observe that, under the circumstances represented, it will be for the War Department to consider whether, to the extent to which it is deemed the department has that power, it is desirable to let the fisheries, which may lead to litigation and ill-feeling.

I have, &c.

The Earl of Rosslyn, &c. &c.,
War Office, London.

(signed) *Thos. A. Larcom.*

The Under Secretary of State for War to the Chief Secretary, Ireland.

Sir,

War Office, 3 September 1859.

I HAVE the honour, by desire of Mr. Secretary Herbert, to request you will bring under the notice of the Lord Lieutenant the question of letting the War Department Fisheries in Ireland, upon which much correspondence passed between the late Secretary of State for War and the Government of his Excellency's predecessor. Major General Larcom, in his letter of the 15th April (3393), transmitted a report upon the subject from the Commissioners of Public Works (being also Commissioners of Fisheries), which does not dispute the rights of the department to let the fishery, except in Lough Foyle; and this part of the case has been fully investigated, as shown by the Commanding Royal Engineer's letter of the 1st February last, a copy of which is herewith transmitted.

There remains to be considered the objection that the letting will give rise to ill-feeling and litigation.

If it could be demonstrated that the resumption of these long-neglected rights would inflict any real hardship upon anybody, Mr. Herbert would not be disposed to insist on the legal rights of the department, although the revenue sacrificed be a considerable one; but the reports received from the officers of this department in Ireland state that their abandonment "would not lead to any public advantage, nor to the advantage of individuals, with the exception of the owners of other fisheries; and the only benefit they could derive would be from their chances not being diminished by an increased number of fishing stations."

In the face, however, of the strong opinion expressed upon the subject by the late Irish Government, Mr. Secretary Herbert is unwilling to give any positive orders on the subject until his Excellency has had an opportunity of stating whether he concurs in the view expressed by his predecessor.

Should his Excellency wish for any further information upon the subject, Colonel Frome, the Commanding Royal Engineer in Ireland, will be happy to afford it to him.

I have, &c.

The Right Honourable E. Cardwell, M. P.,
Dublin Castle.

(signed) *J. R. Godley.*

Board of Works to Major General *Larcom*, R.E., Dublin Castle.

Sir,

Office of Public Works, Dublin, 11 November 1859.

ADVERTING to your reference of the 9th September last of a further correspondence with the Secretary of State for War, on the subject of letting the rights of fishing in Ireland claimed by the War Department, and your further reference of a letter from Colonel White, dated the 29th ultimo, complaining that that Department had set the right of fishing at Kilkerrin, being on his estates purchased in the Encumbered Estates Court, I am directed by the Board to state,

for

for the information of his Excellency the Lord Lieutenant, that they have again read and considered the several documents relating to this subject, and have nothing to add to their previous communications; but they would observe that the trifling rent which might possibly be obtained by letting the right of fishing by fixed nets, has been considerably reduced by the amended list of stations to be let, forwarded by the Commanding Engineer.

The Board are still of opinion that much inconvenience may arise to proprietors of estates by interfering with their rights of fishing on the shores of each estate, by the Board of Ordnance letting or disposing of the fishing of the small portion which adjoins the land purchased by that Board for the national defences of the country.

I return the papers herewith,

Major General Larcom, R.E.
Dublin Castle.

And have, &c.
(signed) *E. Hornsby*,
Secretary.

The Under Secretary of State for War to the Chief Secretary.

Sir,

War Office, 21 November 1859.

I HAVE the honour, by desire of Mr. Secretary Herbert, to request you will favour him with a reply to the letter from this office of the 3d September last (Dublin—379—1), on the subject of letting the War Department Fisheries in Ireland.

The Right Hon. E. Cardwell, M.P.
&c. &c. &c.
Dublin Castle.

I have, &c.
(signed) *J. R. Godley*.

The Under Secretary, Ireland, to the Under Secretary of State for War.

Sir,

Dublin Castle, 3 December 1859.

WITH reference to your letter of the 3d September last, relative to the letting of the War Department Fisheries, I am directed by the Lord Lieutenant to acquaint you, for the information of Mr. Secretary Herbert, that, looking to the trifling rent which will be derived from letting the right of fishing by fixed nets, to the inconvenience which will arise to proprietors of estates, and to the great dissatisfaction which is likely to be created throughout the country in consequence of such interference, his Excellency is disposed to concur in the view expressed by his predecessor and the Commissioners of Fisheries, and recommends that no further steps be taken in the matter.

J. R. Godley, Esq.

I am, &c.
(signed) *Thomas A. Larcom*.

The Under Secretary of State for War to the Under Secretary, Ireland.

Sir,

War Office, 15 December 1859.

I AM directed to acknowledge the receipt of your letter of the 3d instant, and to acquaint you, for the information of his Excellency the Lord Lieutenant, that Mr. Secretary Herbert concurs in the view expressed by his Lordship that no further steps should be taken for letting the War Department Fisheries in Ireland; and I am to state that the Commanding Royal Engineer in that command has been apprised of the decision arrived at, which, however, Mr. Herbert considers should not apply to those already let.

Major General T. Larcom, C.B.
&c. &c. &c.
Dublin Castle.

I have, &c.
(signed) *J. R. Godley*.

The Under Secretary of State for War to the Under Secretary, Ireland.

Sir,

War Office, 31 January 1860.

WITH reference to my communication, dated 15th ultimo, on the subject of the right of fishing with fixed nets off the several properties belonging to the War Department in Ireland, I am directed by Mr. Secretary Herbert to state that, upon reconsideration, he is of opinion that the rights of the department should not be allowed to become obsolete.

It further appears that no one profits by the abandonment of those rights, as no one can exercise them without committing a trespass upon the War Department property.

At the same time, Mr. Herbert recognises that there may be an inconvenience to proprietors of adjoining fisheries, by the admission of those who might offer the highest rent for them; and therefore, out of deference to them and to the opinions of the Irish Government, Mr. Herbert has given directions to offer the fisheries to the owners of adjacent properties at a fair valuation; and it will only be in the event of such offer meeting with a refusal that the fisheries in question shall be let by public competition.

Mr. Herbert trusts that the Lord Lieutenant will concur with him in the desirableness of this arrangement.

Major General Larcom, R. E.,
&c. &c. &c.
The Castle, Dublin.

I have, &c.
(signed) *J. R. Godley.*

FISHERIES (IRELAND).

COPY of CORRESPONDENCE between the Ordnance or Royal Engineers' Department, the Executive Government, the Commissioners for Fisheries, &c., with reference to settling the Rights of FISHING on the SHORES of the LANDS in the Possession of the ORDNANCE DEPARTMENT in *Ireland*.

(*Colonel French.*)

*Ordered, by The House of Commons, to be Printed,
4 May 1863.*

FISHERIES (IRELAND).

RETURN to an Order of the Honourable The House of Commons,
dated 8 May 1863;—for,

RETURNS “of all LICENCES for WEIRS, STAKE WEIRS, BAG NETS, or other Instruments for catching FISH, which have been taken out within the Year 1862 to the present Date to be used on the *Lower Shannon*, the Letter in which they have been taken out, and the Date when taken :”

“And, of the Amount of any SUM lodged by any Person or Persons for these purposes, their Dates of Lodgment, and of Issue of Licence, with Name and Amount in each case.”

Office of Public Works, }
Dublin, 1 June 1863. }

By order,
E. HORNSBY, Secretary.

(*Colonel French.*)

Ordered, by The House of Commons, to be Printed,
9 June 1863.

RETURNS of LICENSES issued for WEIRS, STAKE WEIRS, BAG NETS, or other Instruments for catching FISH on the *Lower Shannon* in the Year 1862; of similar LICENSES issued in the Year 1863; and, of the SUMS remitted to Clerk of Limerick Conservators on account of License Duty for Fixed Nets in 1863, but for which the Licenses have not yet been issued.

1862.

RETURN of LICENSES issued for *Lower Shannon*, in the Year 1862.

Letter.	Name.	Description of License.	Date of Issue.	Letter.	Name.	Description of License.	Date of Issue.
A. 1	R. W. C. Reeves -	Stake net	29 Apr. 1862.	A. 1	R. W. C. Reeves -	Bag net -	29 April 1862.
2	Ditto -	ditto -	ditto.	2	Ditto -	ditto -	ditto.
3	Mrs. Wren -	ditto -	ditto.	3	Ditto -	ditto -	ditto.
4	Ditto -	ditto -	ditto.	4	Ditto -	ditto -	ditto.
5	Martin M'Namara -	ditto -	ditto.	5	Ditto -	ditto -	ditto.
6	Thomas Naughton -	ditto -	ditto.	6	Stephen Pegum -	ditto -	ditto.
7	James O'Neill -	ditto -	ditto.	7	Ditto -	ditto -	ditto.
8	Mrs. Hadnett -	ditto -	ditto.	8	Ditto -	ditto -	ditto.
9	Ditto -	ditto -	ditto.	9	Ditto -	ditto -	ditto.
10	Synon M'Auliffe, junior	ditto -	1 May 1862.	10	Ditto -	ditto -	ditto.
11	Ditto -	ditto -	ditto.	11	Mr. Pim -	ditto -	ditto.
12	Ditto -	ditto -	ditto.	12	Ditto -	ditto -	ditto.
13	Mary Colpoys -	ditto -	ditto.	13	Ditto -	ditto -	ditto.
14	John Houlihan -	ditto -	ditto.	14	Ditto -	ditto -	ditto.
15	James Browne -	ditto -	8 May 1862.	15	Ditto -	ditto -	ditto.
16	Ditto -	ditto -	ditto.	16	Ditto -	ditto -	ditto.
17	Ditto -	ditto -	ditto.	17	Ditto -	ditto -	ditto.
18	Ditto -	ditto -	ditto.	18	Ditto -	ditto -	ditto.
19	Ditto -	ditto -	ditto.	19	Ditto -	ditto -	ditto.
20	Ditto -	ditto -	ditto.	20	Ditto -	ditto -	ditto.
				21	Ditto -	ditto -	ditto.
B. 21	Stafford O'Brien -	ditto -	14 Feb. 1862.	22	Ditto -	ditto -	ditto.
22	James Browne -	ditto -	8 May 1862.	23	Ditto -	ditto -	ditto.
23	Shaughnessy and Somers	ditto -	ditto.	24	Martin M'Namara	ditto -	ditto.
24	Philip Sheahan -	ditto -	ditto.	25	Mr. Wm. Sandes -	ditto -	ditto.
25	John Griffin -	ditto -	ditto.	26	Ditto -	ditto -	ditto.
26	Ditto -	ditto -	ditto.	27	Ditto -	ditto -	ditto.
27	Jamieson and Co. -	ditto -	ditto.	28	Ditto -	ditto -	ditto.
28	Ditto -	ditto -	ditto.	29	Ditto -	ditto -	ditto.
29	John M'Mahon -	ditto -	ditto.	30	Ditto -	ditto -	ditto.
30	S. Cunningham -	ditto -	ditto.	31	Synon M'Auliffe, junior	ditto -	1 May 1862.
31	E. W. Fitzgerald -	ditto -	ditto.	32	Ditto -	ditto -	ditto.
32	Denis M'Auliffe -	ditto -	ditto.	33	Ditto -	ditto -	ditto.
33	M. Cummins -	ditto -	ditto.	34	Ditto -	ditto -	ditto.
34	Daniel Molony -	ditto -	ditto.	35	Ditto -	ditto -	ditto.
35	Ditto -	ditto -	ditto.	36	Ditto -	ditto -	ditto.
36	Michael Colpoys -	ditto -	ditto.	37	Ditto -	ditto -	ditto.
37	Marcus Sheehy -	ditto -	ditto.	38	James Connell -	ditto -	ditto.
				39	Ditto -	ditto -	ditto.
				40	James Boland -	ditto -	ditto.
A. 1	R. W. C. Reeves -	Fly net -	29 Apr. 1862.	B. 41	Francis Connell -	ditto -	ditto.
2	Mr. Pim -	ditto -	ditto.	42	Ditto -	ditto -	ditto.
3	Mrs. Wren -	ditto -	ditto.	43	Ditto -	ditto -	ditto.
4	Synon M'Auliffe, junior	ditto -	ditto.	44	Ditto -	ditto -	ditto.
5	Ditto -	ditto -	1 May 1862.	45	John Slattery -	ditto -	ditto.
6	James Connell -	ditto -	ditto.	46	James Browne -	ditto -	8 May 1862.
7	Ditto -	ditto -	ditto.	47	Ditto -	ditto -	ditto.
8	Francis Connell -	ditto -	ditto.	48	Ditto -	ditto -	ditto.
9	Ditto -	ditto -	ditto.	49	Ditto -	ditto -	ditto.
10	John Slattery -	ditto -	ditto.	50	Ditto -	ditto -	ditto.
11	Dr. Barrington -	ditto -	8 May 1862.				

RETURN of Licenses issued for *Lower Shannon* in the Year 1862—*continued.*

Letter.	Name.	Description of License.	Date of Issue.	Letter.	Name.	Description of License.	Date of Issue.
B. 51	James Browne - -	Bag net -	8 May 1862.	B. 6	Patrick M'Namara -	Snap net -	12 April 1862.
52	Ditto - - -	ditto -	ditto.	7	Patrick O'Connor -	ditto -	ditto.
53	Ditto - - -	ditto -	ditto.	8	Patrick Shanny - -	ditto -	14 April 1862.
54	P. Sheahan - - -	ditto -	ditto.	9	Edward Hartigan -	ditto -	ditto.
55	John Griffin - - -	ditto -	ditto.	10	Edward Shanny - -	ditto -	15 April 1862.
56	Ditto - - -	ditto -	ditto.				
57	Jamieson & Co. - -	ditto -	ditto.	B. 1	Paul Bourke - - -	Draft net -	26 Mar. 1862.
58	Ditto - - -	ditto -	ditto.	2	David Shaughnessy -	ditto -	27 Mar. 1862.
59	John M'Mahon - - -	ditto -	ditto.	3	Thomas Hanly - - -	ditto -	28 Mar. 1862.
60	E. W. Fitzgerald -	ditto -	ditto.	4	Patrick Davis - - -	ditto -	9 April 1862.
61	Ditto - - -	ditto -	ditto.	5	Patrick Grimes - - -	ditto -	10 April 1862.
62	Dr. Barrington - -	ditto -	ditto.	6	Michael Hickey - - -	ditto -	ditto.
63	Ditto - - -	ditto -	ditto.	7	John M'Inerney - -	ditto -	ditto.
64	Denis M'Auliffe - -	ditto -	ditto.	8	Michael M'Gann - -	ditto -	12 April 1862.
65	M. Cummins - - -	ditto -	ditto.	9	Patrick Grimes - -	ditto -	ditto.
66	Daniel Malony - - -	ditto -	ditto.				
67	Ditto - - -	ditto -	ditto.	10	Patrick Connors - -	ditto -	17 April 1862.
68	Ditto - - -	ditto -	ditto.	11	Thomas Grimes - - -	ditto -	ditto.
69	Ditto - - -	ditto -	ditto.	12	Pat Hickey - - -	ditto -	18 April 1862.
70	Ditto - - -	ditto -	ditto.				
71	Mr. Pim - - -	ditto -	28 May 1862.	13	Mathew Grimes - - -	ditto -	ditto.
72	John M'Tigue - - -	ditto -	26 June 1862.	14	John Freeze - - -	ditto -	ditto.
73	James Browne - - -	ditto -	29 July 1862.	15	Maurice Connell - -	ditto -	ditto.
				16	Michael M'Inerney -	ditto -	19 April 1862.
B. 1	Joseph Robinson - -	Box-crib -	15 May 1862.	17	John M'Knight - - -	ditto -	ditto.
2	Ditto - - -	ditto -	ditto.	18	Denis Hogan - - -	ditto -	ditto.
3	Ditto - - -	ditto -	ditto.	19	Patrick Elligott - -	ditto -	21 April 1862.
4	Ditto - - -	ditto -	ditto.	20	John Elligott - - -	ditto -	ditto.
5	Ditto - - -	ditto -	ditto.	21	John Cronin - - -	ditto -	ditto.
6	Ditto - - -	ditto -	ditto.	22	Thomas M'Inerney -	ditto -	ditto.
7	Ditto - - -	ditto -	ditto.	23	Michael Doran - - -	ditto -	21 April 1862.
8	Ditto - - -	ditto -	ditto.	24	Michael O'Brien - -	ditto -	ditto.
9	Ditto - - -	ditto -	ditto.	25	William Grimes - - -	ditto -	22 April 1862.
10	Ditto - - -	ditto -	ditto.	26	Denis Keane - - -	ditto -	ditto.
11	Ditto - - -	ditto -	ditto.	27	James Nash - - -	ditto -	ditto.
12	Ditto - - -	ditto -	ditto.				
B. 1	Joseph Robinson - -	Gap-eye -	3 Nov. 1862.	28	Edward Reynolds - -	ditto -	ditto.
2	Ditto - - -	ditto -	ditto.	29	John Byrnes - - -	ditto -	ditto.
3	Ditto - - -	ditto -	ditto.	30	Timothy Mackey - -	ditto -	ditto.
4	Ditto - - -	ditto -	ditto.	31	James Brinn - - -	ditto -	ditto.
5	Ditto - - -	ditto -	ditto.	32	John O'Dea - - -	ditto -	26 April 1862.
6	Ditto - - -	ditto -	ditto.	33	James Sullivan - - -	ditto -	28 April 1862.
7	Ditto - - -	ditto -	ditto.	34	Thomas Hayes - - -	ditto -	29 April 1862.
8	Ditto - - -	ditto -	ditto.	35	Timothy Tobin - - -	ditto -	30 April 1862.
9	Ditto - - -	ditto -	ditto.	36	James Herriott - - -	ditto -	9 May 1862.
10	Ditto - - -	ditto -	ditto.	37	John Byrnes - - -	ditto -	15 May 1862.
11	Ditto - - -	ditto -	ditto.	38	John Carmody - - -	ditto -	16 May 1862.
12	Ditto - - -	ditto -	ditto.	39	Thomas Mullins - - -	ditto -	28 June 1862.
13	Ditto - - -	ditto -	ditto.	40	John Grimes - - -	ditto -	ditto.
14	Ditto - - -	ditto -	ditto.	41	Richard Wallace - -	ditto -	ditto.
15	Ditto - - -	ditto -	ditto.	42	James Tobin - - -	ditto -	30 June 1862.
16	Ditto - - -	ditto -	ditto.	43	Michael Farrell - -	ditto -	1 July 1862.
17	Ditto - - -	ditto -	ditto.	44	Patrick Tobin - - -	ditto -	2 July 1862.
18	Ditto - - -	ditto -	ditto.	45	Christopher Farrell -	ditto -	14 July 1862.
19	Ditto - - -	ditto -	ditto.	46	Patrick Farrell - -	ditto -	14 June 1862.
20	Ditto - - -	ditto -	ditto.	47	Daniel Elligott - -	ditto -	18 June 1862.
21	Ditto - - -	ditto -	ditto.	48	John Griffin - - -	ditto -	20 June 1862.
22	Ditto - - -	ditto -	ditto.				
B.1	James Hayes - - -	Snap net -	12 April 1862.	49	Thomas Galvin - - -	ditto -	ditto.
2	Patrick M'Namara -	ditto -	ditto.	50	Daniel Farrell - - -	ditto -	24 June 1862.
3	Patrick Connors - -	ditto -	ditto.	51	William Elligott - -	ditto -	25 June 1862.
4	Thomas Dwyer - - -	ditto -	15 April 1862.	52	Patrick Darby - - -	ditto -	ditto.
5	Pat Clancy - - -	ditto -	12 April 1862.	53	William Moore - - -	ditto -	ditto.

1863.

RETURN of LICENSES issued for *Lower Shannon* in the Year 1863.

Letter.	Name.	Description of License.	Date of Issue.	Letter.	Name.	Description of License.	Date of Issue.
Limerick Lax Weir.	A. James Cummins -	Bag net -	25 Mar. 1863.	B. 25	John Cronin -	Draft net	9 April 1863.
	B. Stafford O'Brien -	Stake net	11 Feb. 1863.	26	Michael O'Brien -	ditto -	- ditto.
	1 W. Malcomson -	Box-crib -	17 Mar. 1863.	27	Patrick Hickey -	ditto -	- ditto.
	2 J. Robinson -	ditto -	- ditto.	28	James M'Inerney -	ditto -	- ditto.
	3 J. Robinson, jun. -	ditto -	- ditto.	29	James Tobin -	ditto -	- ditto.
	4 A. Robinson -	ditto -	- ditto.	30	John M'Inerney -	ditto -	- ditto.
	5 C. W. Robinson -	ditto -	- ditto.	31	Patrick Grimes -	ditto -	10 April 1863.
	6 D. Malcolmsen -	ditto -	- ditto.	32	John Elligott -	ditto -	- ditto.
	7 G. P. Malcolmsen -	ditto -	- ditto.	33	Thomas Galvin -	ditto -	- ditto.
	8 John Malcolmsen -	ditto -	- ditto.	34	Patrick Farrell -	ditto -	- ditto.
	9 R. Malcolmsen -	ditto -	- ditto.	35	John Grimes -	ditto -	11 April 1863.
	10 Thos. Malcolmsen -	ditto -	- ditto.	36	Denis Keane -	ditto -	- ditto.
	11 John Tierney -	ditto -	- ditto.	37	Edward Reynolds -	ditto -	- ditto.
	12 Owen Magrath -	ditto -	- ditto.	38	John M'Knight -	ditto -	13 April 1863.
	13 Patrick Quilty -	ditto -	- ditto.	39	Patrick Connors -	ditto -	20 April 1863.
	14 James Canny -	ditto -	- ditto.	40	John O'Dea -	ditto -	- ditto.
				41	Richard Wallace -	ditto -	23 April 1863.
	B. 1 James Brinn -	Draft net	26 Feb. 1863.	42	William Doran -	ditto -	- ditto.
	2 Timothy M'Namara -	ditto -	- ditto.	43	John Griffin -	ditto -	- ditto.
	3 Michael Hickey -	ditto -	12 Mar. 1863.	44	William Pryce -	ditto -	- ditto.
	4 Patrick Grimes -	ditto -	14 Mar. 1863.	45	Christopher Farrell -	ditto -	28 April 1863.
	5 Patrick Connors -	ditto -	17 Mar. 1863.	46	Michael Elligott -	ditto -	30 April 1863.
	6 John M'Inerney -	ditto -	18 Mar. 1863.	47	Patrick Tobin -	ditto -	2 May 1863.
	7 Michael M'Inerney -	ditto -	- ditto.	48	Thomas Mullins -	ditto -	4 May 1863.
	8 John Freeze -	ditto -	19 Mar. 1863.	49	Peter Blake -	ditto -	7 May 1863.
	9 Patrick Davis -	ditto -	- ditto.	50	James Nash -	ditto -	25 Feb. 1863.
	10 Timothy Hogan -	ditto -	- ditto.	51	M. Hickey -	ditto -	28 April 1863.
	11 William Hickey -	ditto -	- ditto.				
	12 Daniel Farrell -	ditto -	23 Mar. 1863.	B. 1	Patrick Shanny -	Snap net	2 April 1863.
	13 John M'Gann -	ditto -	25 Mar. 1863.	2	Thomas Dwyer -	ditto -	- ditto.
	14 William Grimes -	ditto -	- ditto.	3	Patrick Clancy -	ditto -	- ditto.
	15 Patrick Elligott -	ditto -	26 Mar. 1863.	4	Martin Hayes -	ditto -	- ditto.
	16 John Byrnes -	ditto -	- ditto.	5	Michael Clancy -	ditto -	- ditto.
	17 James Byrnes -	ditto -	- ditto.	6	Thomas Lyddy -	ditto -	4 April 1863.
	18 Thomas M'Inerney -	ditto -	30 Mar. 1863.	7	Patrick Connors -	ditto -	11 April 1863.
	19 James Herriott -	ditto -	- ditto.	8	John Lyddy -	ditto -	- ditto.
	20 Maurice Connell -	ditto -	31 Mar. 1863.	9	James Hayes -	ditto -	- ditto.
	21 Michael Grimes -	ditto -	2 April 1863.	10	Michael Connors -	ditto -	20 April 1863.
	22 James Sullivan -	ditto -	6 April 1863.	11	P. M'Namara -	ditto -	28 April 1863.
	23 Mathew Grimes -	ditto -	8 April 1863.				
	24 Thomas Grimes -	ditto -	- ditto.				

1863.

SUMS Remitted to Clerk of Limerick Board of Conservators on Account of LICENSE DUTY for Fixed Nets in 1863, but for which the Licenses have not yet been Issued.

Amount Lodged.	When Received.	By Whom Lodged.	For Whom Lodged.	For what Engines.
£. s. d.				
46 13 4	23 March - -	Mr. Reeves - - -	Self - - - - -	2 stake nets. 2 fly nets. 6 bag nets.
90 - -	29 March - -	Mr. Browne - - -	Ditto - - - - -	7 stake nets. 6 bag nets.
100 - -	9 April - -	Ditto - - - - -	Philip Sheban - - - - -	2 stake nets.
10 - -	21 April - -	Ditto - - - - -	Daniel Molony - - - - -	3 ditto.
			John Griffin - - - - -	1 ditto.
			Mrs. Putland - - - - -	1 ditto.
			Mr. Mayne - - - - -	1 ditto.
			Daniel Molony - - - - -	5 bag nets.
			Mrs. Putland - - - - -	1 ditto.
			John M'Mahon - - - - -	1 ditto.
			Denis M'Auliffe - - - - -	1 ditto.
			Dr. Barrington - - - - -	1 ditto.
200 - -	5 April - -	Mr. Pegum - - -	Self - - - - -	7 bag nets.
			Mrs. Hadnett - - - - -	3 stake nets.
			Mr. Pim - - - - -	1 ditto.
			Ditto - - - - -	13 bag nets.
			Jamieson & Co. - - - - -	1 stake net.
			Ditto - - - - -	1 bag net.
			Mrs. Wren - - - - -	1 stake net.
			Ditto - - - - -	2 fly nets.
			M. M'Namara - - - - -	1 stake net.
			Ditto - - - - -	1 bag net.
			Thomas Naughton - - - - -	1 stake net.
			William Kennedy - - - - -	4 fly nets.
			Mr. Pegum - - - - -	1 stake net.
			Marcus Sheehy - - - - -	1 ditto.
			S. M'Auliffe - - - - -	1 fly net.
			Ditto - - - - -	1 bag net.
100 - -	4 April - -	Synon M'Auliffe, jun. - -	Self - - - - -	2 stake nets.
36 13 4	27 April - -	Ditto - - - - -	Ditto - - - - -	9 fly nets.
33 6 8	18 May - -	Ditto - - - - -	Ditto - - - - -	10 bag nets.
			J. Holahan - - - - -	1 stake net.
			James and John Connell - - - - -	2 fly nets.
			Ditto - - ditto - - - - -	2 bag nets.
			James Boland - - - - -	1 ditto.
			Francis Connell - - - - -	1 stake net.
			Ditto - - - - -	1 fly net.
			Ditto - - - - -	2 bag nets.
			John Slattery - - - - -	1 fly net.
			Ditto - - - - -	1 bag net.
			John Cammins - - - - -	1 ditto.
			Denis M'Auliffe - - - - -	1 stake net.
			O'Neill and Griffin - - - - -	Ditto.
			S. Cunningham - - - - -	Ditto.
15 - -	12 May - -	Mr. William Sandes - -	Self - - - - -	5 bag nets.
60 - -	14 May - -	Mr. Browne - - -	Self - - - - -	3 bag nets.
			P. Sheahan - - - - -	1 ditto.
			John Griffin - - - - -	1 ditto.
			John Griffin - - - - -	1 bag net.
			Denis M'Auliffe - - - - -	2 ditto.
			R. Borough - - - - -	1 fly net.
			D. Molony - - - - -	1 stake net.
			John Griffin - - - - -	1 ditto.
			Shaughnessy & Somers - - - - -	1 ditto

26 May 1863.

J. B. Alton.

FISHERIES (IRELAND).

RETURNS of all Licenses for WEIRS, STAKE
WEIRS, BAG NETS, or other Instruments for
catching Fish which have been taken out within
the Year 1862 to the present Date to be used in
the *Lower Shannon*, the Letter in which they
have been taken out, and the Date when
taken; &c.

(*Colonel French.*)

*Ordered, by The House of Commons, to be Printed,
9 June 1863.*

FISHERIES (IRELAND).

RETURN to an Order of the Honourable The House of Commons,
dated 11 June 1863;—for,

A COPY “ of any APPLICATIONS made to the COMMISSIONERS of FISHERIES in *Ireland*, by the BOARD of CONSERVATORS or other Persons in the Districts of *Ballina* and *Londonderry*, to reduce the Size of the Meshes of NETS used for the Capture of TROUT, and of the RECORDS of any PROCEEDINGS taken thereon; and of any REPORTS or MINUTES in respect thereto made by the Commissioners or any of them; and of any ORDERS or DECISIONS made by the Commissioners on such Applications.”

Office of Public Works, Dublin, }
24 June 1863.

E. HORNSBY,
Secretary.

Gentlemen,

Ballina, 22 January 1856.

As directed by the Conservators of the Ballina District, I enclose copies of resolutions passed at their meetings, on 31st December 1855, and on yesterday, in regard to a change in the size of salmon nets in this district.

I also forward to your address, by this post, a copy of the “Connaught Watchman” and “Tyrawley Herald” newspapers, containing the advertisement alluded to, and have to state that said notice appeared three times in the former and twice in the latter paper.

Requesting your attention to the wishes of the Conservators, and those interested in the proposed change,

I am, &c.

(signed) W. Little, Clerk.

To Commissioners of Irish Salmon Fisheries.

Ballina, 31 December 1855.

A Special Meeting of the Board of Conservators of this district was held this day at Mr. M'Culloch's Office, same having been duly convened by Clerk;

Present: W. Malley, Esq., J. P., Chairman; John Little, Esq.; John M'Culloch, Esq.; James Gore, Esq., J. P.

Resolved.—That in the opinion of this Board the size of the mesh of nets used in this district at present for the taking of salmon is much too large, and wholly insufficient for the catching of trout, a circumstance not only productive of immediate loss to the proprietors of fisheries in the district, but injurious to the prosperity of salmon fisheries, from the well-known destruction committed by trout upon the ova of salmon, as well as upon salmon fry. That our clerk do therefore give due notice of the intention of this Board to make application to the Fishery Commissioners, to make a bye-law to lessen the size of such mesh, to enable proprietors of fisheries, and those interested in the capture of same—that upon the 21st day of January next, at the hour of two o'clock p. m., this Board will, previous to such application, with the view of having the general sense of the public on the subject, hold a meeting at Mr. M'Culloch's office, for the purpose of hearing and considering objections (if any) by persons interested in the proposed alteration in the size of the mesh of salmon nets.

(signed) W. Malley, Chairman.
W. Little, Secretary.

PAPERS RELATING TO

To all Persons interested :

THE Conservators of the Ballina District will hold a meeting, at Mr. John M'Culloch's office here, at the hour of two o'clock p. m., on 21st January instant, for the purpose of hearing and considering objections (if any) to their applying to the Commissioners of Fisheries, to authorise the alteration of the size of the mesh of salmon nets in this district to a size capable of killing trout.

By order of the Ballina Fishery Conservators,
(signed) *William Little*,
Clerk.

Ballina, 1 January 1856.

Ballina, 21 January 1856.

A Meeting of the Board of the Fishery Conservators of this District being duly convened by Clerk, was held this day at Mr. M'Culloch's Office;

Present: Thomas Paget, Esq., J. P., Chairman; Robert Armstrong, Esq., J. P.; Joseph Atkinson, Esq., John M'Culloch, Esq.; John Little, Esq.

THE minutes of last meeting having been read, and copies of "Tyrawley Herald" and "Connaught Watchman" newspapers, of the respective dates of 9th and 10th January instant, in which the advertisement appeared calling upon persons interested to attend "this meeting, that they might state their objections, if any, to the size of the meshes of salmon nets used in this district being altered," having been laid before us:

Resolved,—That as there has been no objections to a change in the size of meshes, and as the members of this Board, both from their own knowledge and from information given by fishermen, are aware of the great destruction to salmon fry by the escaping of trout, we respectfully request the Commissioners to make a bye-law for this district, authorising the use of a mesh of one-and-a-half inch in the square, or six inches round when wet, in place of the mesh of seven inches at present in use; and that our clerk do send the Fishery Commissioners a copy of this resolution, with that on same subject on 31st December last, together with copies of the newspapers in which the advertisement appeared.

(signed) *Thos. Paget*, Chairman.
W. Little, Secretary.

Office of Public Works, Dublin,
21 February 1856.

Sir,

REFERRING to your letter of the 22d ultimo, forwarding copies of Resolutions of the Ballina Conservators relative to reducing the size of meshes of nets in that district, I am directed to inform you that a public meeting will be held by the Commissioners at a convenient opportunity, and the subject fully investigated, before any alteration be made by the Commissioners.

I am, &c.

(signed) *Edward Hornsby*, Secretary.

William Little, Esq., Ballina.

FISHERIES: Acts 5 & 6 Vict. c. 106; 7 & 8 Vict. c. 108; 8 & 9 Vict. c. 108; 9 & 10 Vict. c. 114; 11 & 12 Vict. c. 92; and 13 & 14 Vict. c. 88.

BALLINA DISTRICT.

NOTICE.—The Commissioners of Fisheries having been called upon by the Conservators of the Ballina Fishery district to exercise the powers given to them by the above-recited Acts, or any one of them, and to permit the use of nets for the capture of salmon and trout with a mesh of one-and-a-half-inch square, measured, when the net is wet, from knot to knot, or six inches in the round, in lieu of the mesh of seven inches in the round, as at present directed by law, *Notice is hereby given* that the Commissioners will hold a public meeting to inquire into the subject, at the Court House, at Ballina, on Wednesday, the 30th day of April 1856, at the hour of one o'clock in the afternoon of said day, of which all parties interested are requested to take notice, in order that they may tender such evidence as they may consider necessary.

And notice is hereby further given, that the said Commissioners will, at such meeting,

meeting, hear and receive all such pertinent evidence as shall be offered to them on the subject of the fisheries, and proceed at such meeting as in and by said Acts authorised.

By order of said Commissioners,
Edward Hornsby, Secretary.

Dated at the Office of Public Works, Dublin,
This 8th day of April 1856.

Office of Public Works, Dublin,
24 April 1856.

Sir,

IN reference to the meeting to be held at Ballina on the 30th instant, to inquire into an application to reduce the size of meshes of nets, I am directed to request you will be good enough to have ready, for one of the Inspecting Commissioners, a piece of netting of the present sized mesh, and also a piece of the mesh proposed to be used.

You will also be prepared with evidence to show the sized fish that can be captured by both sized meshes, &c.

I am, &c.
(signed) *Edward Hornsby, Secretary.*

William Little, Esq., Ballina.

APPLICATION from Ballina District for Permission to use Nets of one-and-a-half-inch mesh for the Capture of Trout.

A MEETING, pursuant to advertisement, was held at Ballina on the 30th of April.

Two intelligent witnesses were examined, and we now beg to submit their evidence; and on giving the subject our best consideration, we beg to recommend to the Board to assent to the proposed change, pursuant to the powers given to them by the 12th sec. 8 & 9 Vict. c. 108.

(signed) *J. Redmond Barry,
W. J. Ffennell.*

17 May 1856.

Consideration deferred for a more detailed report and further consideration.
R. G.

5 June 1856.

EXTRACT from the "Connaught Watchman," 7 May 1856.

A PUBLIC meeting was held in the Court-house of Ballina, on Wednesday last (30th April 1856) for the purpose of hearing evidence in reference to an application made to the Commissioners of Fisheries for a change in the size of the mesh of the nets used in the Ballina Fishery District.

James R. Barry, Esq., one of the Inspecting Commissioners, presided; and among those present we observed Thomas Jones, Esq., J.P. & D.L.; James Knox Gore, Esq., J.P.; John M'Culloch, George S. Malley, William Malley, Turlogh, John Little, Manager of the Moy Fishery, Joseph Atkinson, Martin Handley, Esquires, &c. &c.

Mr. Barry commenced by reading the notice convening the meeting, which notice, he said, was given in consequence of an application made from parties interested in the important salmon fisheries of this district. Similar applications had been made from other places, and meetings held. The object sought in the present case was to decrease the size of the mesh of the nets used for the taking of salmon, so as to admit of trout being caught, which are alleged to be very destructive to the salmon fry and ova. The advantage of taking trout was twofold—to prevent the destruction of the fry, and to benefit the fisheries. The 8 & 9 Vict. c. 108, s. 12 (which Mr. Barry read) gave power to the Commissioners to alter the size of the mesh, under certain circumstances. The object of the meeting was for the purpose of making inquiry on the subject, to afford time to communicate with persons interested, and to give anglers up-river an opportunity of objecting. He himself had observed that when the 10-inch mesh was in use it was too large, and the fish had been much damaged by becoming entangled in it, and having their scales rubbed off. He at that time made a representation of it, and succeeded in obtaining leave to have the mesh made smaller, which has given general satisfaction throughout Ireland. A complaint has been made that trout cannot be captured, and on this ground an application is made to reduce the size of mesh from 1½ in. to 1¼ in. in the square. It was a fact that very intelligent

persons propounded the doctrine that trout should be got rid of altogether, as being very destructive to salmon fry; and Mr. Jago, in his work, recommends that all means should be taken to destroy them. That might be going too far; but if there was no objection raised, it might be well to capture so valuable a fish. Mr. Barry would be most happy to listen to whatever remarks any gentleman present might wish to make, or to any objection to the proposed change.

Mr. Gore remarked that there was no person who was in the habit of angling that must not admit that trout are most injurious to salmon fry.

Mr. Little produced some specimens of the nets in use in the Moy Fishery, and requested to be allowed to examine some witnesses.

OWEN M'NULTY sworn; and Examined by Mr. *Little*.

Is 67 years old; knows the Moy Fishery since his infancy, and has been employed in it 41 years; there are not so many trout caught now as before the mesh was changed, hardly any to signify. Formerly the mesh was made as small as it could be worked, and 1½ in. was the largest; only in the bosom and the two arm-sheets of the net were the small-size meshes; the bosom is the centre of the net where we draw the fish, and is eight or ten yards long; the entire length of the net is about 220 yards; the remainder of the meshes were nine inches all round. In those days they often brought in 5 cwt. of trout, weighing from ½ oz. to 2 lbs. each; used to catch herring in the net, and very small salmon, which were always thrown back to the river; they do not catch one out of 500 trout they used to catch. Witness is a water-keeper as well as fisher; and from his knowledge as a water-keeper, he now sees three times the number of trout that he formerly did.

To Mr. *Barry*.] It is his opinion that trout are the greatest injury to salmon fry.

To Mr. *Little*.] Saw salmon fry, herring fry, and eel fry taken out of trout.

To Mr. *Barry*.] Thinks the trout more ravenous than even spent salmon; never saw salmon having a fry.

To Mr. *Little*.] We do not now catch one out of 100 salmon we used when the mesh was smaller.

To Mr. *Gore*.] Was a good angler; never used salmon spawn as a bait to catch trout, but often saw it used, and more trout taken by it than by any other bait.

To Mr. *Barry*.] The only way I can account for the quantity of salmon being less than formerly, is the destruction of the fry by trout, as the fishery was never taken better care of than it has been latterly. I do swear that I believe the trout to be the principal cause of the diminished number of salmon.

To Mr. *Little*.] We do still make use of the 9-inch mesh in part of the net.

To Mr. *Barry*.] When we used the 10-inch mesh we took no trout at all; but we get a few since it was changed to 7 inches.

In reply to an observation from some of the gentlemen present, Mr. Barry said that trout could not be fished for after the 20th of August, as they were assimilated to salmon.

Witness to Mr. *Barry*.] The salmon now taken are in better condition than when the mesh was larger, as their scales were stripped by getting into the large mesh.

Mr. *Gore* remarked that whatever the cause might be, it was a well-known fact that there are not so many salmon taken now as in former years.

Mr. *Barry* said there were a variety of causes, for instance, a greater demand for fish, and then the anxiety to get them by illegal as well as by fair means.

JOHN BARRETT was next examined by Mr. *Little*.

Is about 53 years of age, and employed in the fishery about 35 years; was employed in the weirs. The spaces between the rails in the boxes were smaller before the year 1842 than they are now; before that year there were many trout caught in the weirs. Is in the habit of seeing the weirs fished now, and there is not a tenth part of the trout in them there was formerly. Knows trout to be injurious to salmon fry; took nine fry once out of a trout; saw a trout taken in the weirs with a salmon fry seven or eight inches long in its belly. The protection on the rivers is as great now as before 1842, but the number of fish to look after is not so great.

To Mr. *Barry*.] There are ten to one trout more now than formerly; I believe the trout to be a great injury to salmon fry.

To Mr. *Little*.] There were more salmon killed formerly in the brooding season than now.

Mr. *Barry*.] The salmon appear to have more enemies than man; are eels as destructive as trout?—Witness: They are.

To Mr. *Little*.] About 12 months ago I took 16 small salmon fry out of an eel eight or nine inches long.

Mr. Little tendered additional evidence, but Mr. Barry considered that they had heard quite sufficient. He also wished to examine a witness as to the taking of a trout with a salmon fry in its stomach, which trout and fry he had preserved in spirits of wine, and exhibited it to the meeting; but Mr. Barry also thought that unnecessary.

Last Witness to Mr. *Little*.] When we were watching the river, and had lights burning to deceive poachers, we frequently saw several trout on the spawning-beds.

To Mr. *Barry*.] Is aware that a change is proposed to be made, and does not know of any one having any objection to it.

Mr. *Barry*

Mr. *Barry* then said that all that remained for him to do was, to ask if there were any one who objected to the proposed change?

There being no objection made, Mr. *Little* wished to make a few observations. After a few preliminary remarks, he read an important extract from the report drawn up, in 1853, by Mr. W. H. Halliday, at the request of the Commissioners of Fisheries, on the Artificial Propagation of Salmon:—"A very curious fact was also ascertained in the course of this experiment. In taking up the spawning salmon we also caught a quantity of trout; these we examined, and, in every instance save one, they contained salmon ova, on which they were preying. From the gullet of one large trout we estimated that 600 were by pressure ejected. He also read the following extract from the report of Mr. E. Atkinson, then manager of the Moy Fishery, made to the Commissioners in June 1844:—"The size of the mesh prevents their catching sea-trout, which was prior to the passing of this Act (1842) very remunerative. They are also very destructive to the roe of salmon in spawning seasons, and to the fry on their passage to the sea. A trout has been caught in the weirs at Ballina 15 inches long, with a salmon fry 7 inches long in its stomach; also one has been taken in Foxford weirs seven pounds weight, which had 11 fry in it." Mr. *Little* proceeded to say, that it would be impossible to state what were all the causes of the decrease in the quantity of salmon taken; but from the evidence given, it was plain that trout were a great destruction. It would not be consistent with his duty towards his employers to go into the particulars of the catch of salmon in the Moy each year, but he would give a general view of it, by which it would be seen the very great loss that had arisen, since the new laws came into operation, to the parties he represented. He had taken an average of the Moy catch of salmon from 1843 to 1855 inclusive, during which period the present laws have been in force, and had compared same with the average on six years preceding; and he found there was a loss to the proprietors of upwards of 28 tons of salmon, or, in other words, a loss to them and this locality, as their money was spent here, of 1,500 *l.* per annum; and this statement, if called upon, he was ready to verify upon oath. He regretted that he had not sufficient information to enable him to state the average catch with correctness prior to the six years preceding 1843. But lest it might be said the loss of catch is merely a personal loss, he had taken an estimate of the catch of salmon along the coast of this district from the commencement of 1844. He need scarcely state that from his position, and being a contractor for the purchase of salmon, he could make a very accurate calculation; and he had compared the catch for the last six years with the six years preceding; and he found there was a loss there also of upwards of seven tons annually—the average taken being, for the six years ending and including 1849, over 13 tons, since then a little over six. He therefore trusted, from what was proven before him on this occasion, that Mr. *Barry* would impress upon his colleagues the necessity there was for a diminution of the mesh, as it was only by that means the quantity of trout would be lessened. There had been great publicity of that meeting by the local papers, and the posting of advertisements in various parts of the district by the constabulary, as also by the clerk of conservators; and if any one interested had an objection to the wished-for change, they had had ample opportunity to attend and protest against it. From their not having done this, and it being the stated wish of the Conservators that the mesh should be lessened, he hoped the Commissioners would grant their request.

Mr. *Barry* said he could not of himself undertake to grant the application; but he must say, that a better case could not have been made out. For his own part, he considered the evidence sustained the application; but it rested with the aggregate Board, to whom he would faithfully communicate the evidence, to decide the question. He asked again, whether there was any person disposed to object to the proposed change? Only from one quarter in Ireland, as he before stated, did any objection ever come to the change in the size of the mesh from 10 to 7 inches. The alteration now proposed, and for this district only, was from 7 to 6 inches. A change had already been made on his representation, after he had seen a sad sight, some years ago, of injury done to fish by the largeness of the meshes of the nets used in the Moy Fishery. He regretted to learn from Mr. *Little* the great depression in the produce of that fishery; and he thought that gentleman would admit that every suggestion coming from the proprietors had been attended to, both because it was one of the most important fisheries in Ireland, and that the Commissioners felt that Mr. *Little*, the manager, was most intelligent, and had devoted much thought and attention to the subject of Salmon Fisheries, and had, very creditably to himself and, no doubt, very advantageously to his employers, conducted the affairs of the Moy Fishery; therefore, he was disposed to think that he (Mr. *Little*) would not attribute the great diminution to the same cause to which it has been so often assigned—"the monster grievance of the Fishery Laws." It is quite true that salmon was no longer to be had at 2*d.* a pound, because increased facilities of transport had kept pace with an increased demand from England; but he greatly doubted that, in the aggregate, the quantity produced was so very much less than it used to be; but the whole question was unintelligible—we have increased protection, greater care, greater skill, and diminished supply. The Commissioners were slow in exercising their powers, which were very arbitrary; and although justified by law of themselves to make the regulation sought for, they considered it better to give notice of the application, and hold a public meeting to receive evidence, or objections, if any. Before the meeting separated, he was desirous to avail himself of that opportunity to express the pleasure which he had felt at a visit early that morning to Mr. *Little*'s breeding rills and ponds, within a few miles of this town. The interesting question of artificial propagation

has lately occupied public attention very much. Although he had at all times felt the deepest interest in the experiment, he confessed that he had been sceptical as to its practical results; and he had greatly feared that an exaggerated expectation of its effects might render parties less attentive to what has ever appeared to him the most important object—namely, the removal of obstructions to the upward progress of the fish, its preservation on the spawning-beds, and uninterrupted admission to the sea with as little diminution as possible. He never had been insensible to the many advantages which might be derived from those experiments in developing many yet undiscovered matters connected with the natural history of salmon. He earnestly hoped that all the benefits anticipated from the progress of the movement may be realised, but never before that morning had his hopes been so raised, as by a close examination of Mr. Little's breeding-rills. The Commissioners were indebted to Mr. Buist at Perth, to Mr. Ayrton at Chester, for constant communications on their proceedings on the Tay and Dee; but all that he had seen that morning led him to feel convinced, that if Mr. Little's efforts fail, it will not be for the want of the most judicious arrangements. He was proud to think that they had in Ireland a model to be pointed to. Mr. Little, he said, was indeed deserving of the greatest praise and gratitude, from his employers and the community, for his indefatigable exertions to give every fair trial to that experiment, and he earnestly hoped that his exertions may be successful. Mr. Barry concluded by referring to an insect discovered by Mr. Little preying upon salmon fry, which might prove very injurious, unless, as the attention of naturalists would, doubtless, be directed to it, some scientific means would be adopted for its destruction.

A vote of thanks to Mr. Barry having been proposed by Mr. Gore, and seconded by Mr. Little, the meeting separated.

Gentlemen,

Ballina, 2 June 1856.

As I am about having new netting made, I would feel exceedingly obliged if you let me know whether I will be allowed to use the mesh of six inches, which Mr. Barry, at the meeting held here on 30th April last, saw from the evidence was so much required.

I am, &c.

(signed) *John Little.*

My young fry are doing very well.—*J. L.*

To the Commissioners of Fisheries.

Sir,

Office of Public Works, Dublin,
6 June 1856.

WITH reference to your letter of the 2d instant, requesting permission to use the mesh of six inches, I am to state that the evidence and report of the Inspecting Commissioner was this day discussed by the Board, and deferred for further consideration, the Board not being prepared for the present to establish so important a precedent, no such change having been made in any part of Ireland.

I am, &c.

(signed) *Edward Hornsby,*
Secretary.

John Little, Esq., Ballina.

(Department of Fisheries, 9488—56.)

Gentlemen,

Ballina, 7 July 1856.

I WAS duly favoured with yours of the 6th ultimo (with above number), in regard to the application from the Conservators of this district for reduction in size of meshes in nets, so that they might kill trout, which were proved to Mr. Barry, on his inquiry here, to be so destructive to the ova and young of salmon, and which no doubt, by letters from Perth and elsewhere, has been brought further under your notice. As the season will terminate on the 20th of August, I am anxious that I should have your authority to use the reduced mesh, that the great quantities of trout may, before the close season, be in some slight degree reduced. The application was resisted by none, and the evidence being so satisfactory, I respectfully submit that an injustice will be done by refusing or delaying to accede to this request.

The power rests solely with you to make such changes as may appear for the
advantage

advantage of the salmon and other fisheries; and if improvements are to be made, they must be commenced somewhere.

I am, &c.
(signed) *John Little.*

Commissioners of Fisheries, Office of Public Works,
Custom House, Dublin.

Office of Public Works, Dublin,
10 July 1856.

Sir,

IN reply to your letter of the 7th instant, I am directed to inform you that the subject of reducing the size of the meshes of the nets in the Ballina district has been before the Board, and as the question involves an important principle, the matter has been held over for further consideration.

I am, &c.
(signed) *Edward Hornsby,*
Secretary.

Wm. Little, Esq., Ballina.

My dear Sir,

Dublin, 16 September 1856.

It is very important that some decision should be come to by the Commissioners in regard to the desired change of mesh to be used in the nets of the Ballina district, and which, at the public inquiry you held, you stated was necessary, and you thought, from the evidence given being wholly uncontradicted, the Board would be inclined to accede to the wish of the Conservators of that district. As this should be immediately settled in one way or other, I will feel obliged if you impress upon the Board the necessity and advantage of making a bye-law to reduce the size of the mesh; as in the meantime, in the face of the evidence given to you and your opinion, it would be extremely difficult to get the magistrates to convict any person for using a mesh less than the present legal size.

I have already had a conversation with Mr. Fennell on this subject.

I am, &c.
(signed) *John Little.*

J. R. Barry, Esq.

MEMORANDUM by Mr. Barry.

THIS question turns upon two points—

First, the expediency of affording every facility to the capture of sea-trout, said, upon the highest modern authorities, to be particularly destructive to the spawn and fry of the more valuable salmon.

Upon this point I took every opportunity, during my last tour to Scotland, of ascertaining (on the Forth at Stirling, on the Tay at Perth, and on the Tweed at Berwick) the general opinion; and I found persons, in other respects differing upon important points of theory, quite unanimous in admitting that the first and most effectual mode of improving an important salmon river was to destroy, as quickly as possible, the sea-trout.

The second point refers to the general expediency of exercising the power given to the Commissioners, under the 8th and 9th Vict. sec. 12, to suit the size of the meshes of nets to the peculiar circumstances of each river.

When Mr. Little made his first application for a change in the size of meshes in the Moy, he accompanied the application by a proposal to test the feelings of the upper proprietors by an advertisement, which he afterwards inserted, on the 16th of January last, in the "Connaught Watchman," and a meeting was held by the Conservators on the 21st, when no objection was made. We afterwards felt, that without a meeting held under the direction of our department, so important a change could not be made, and the meeting of the 30th April was accordingly held, and numerous attended by the neighbouring gentry. I repeatedly invited the evidence of persons disposed to object to the change, but

no such person appeared. I have only to add, that in Scotland there is no size of mesh fixed by law, and it is thought desirable to leave it to parties interested to use such mesh as the circumstances of each river may require.

Upon the whole, I see no reason for changing the opinion which I originally gave on this question, and I do not think that any dangerous precedent will be established by making the change in this district, with all the precautions that have been taken, because in any district where it would do a great injustice, it would be objected to on inquiry.

(signed) *J. R. Barry.*

29 October 1856.

Gentlemen,

Ballina, 2 December 1856.

At the request of the Fishery Conservators of this district, I now forward you copy of resolution passed at a meeting held by them on yesterday.

I am, &c.

(signed) *W. Little, Secretary.*

To Commissioners of Irish Salmon Fisheries.

Ballina, 1 December 1856.

A Special Meeting of the Fishery Conservators was held this day at Mr. M'Culloch's Office, as convened by notice of their clerk;

Present: Thomas Paget, Esq., J.P., chairman; John M'Culloch, Esq.; Thomas Jones, Esq., J.P. & D.L.; Joseph Atkinson, Esq.; John Little, Esq.; William Mally, Esq., J.P.

THE Clerk having been asked if there had been any communication from the Fishery Commissioners to him in reference to the lessening of the mesh used in salmon nets in this district, to which he replied there had not, it was agreed that the following resolution should be passed, and that a copy of same should be sent to them, the Fishery Commissioners:—

Resolved—That we respectfully and urgently call upon the Fishery Commissioners to make a bye-law to reduce the size of the mesh of salmon nets used in this district from seven to six inches, in accordance with the resolutions passed by this Board on 31st December 1855 and 21st January 1856, and as also in accordance with the evidence taken by Mr. Barry on 30th April last, when he expressed himself so satisfied with the same—stating, “That a better case could not have been made out; that he considered the evidence sustained the application, but that it rested with the aggregate Board, to whom he would faithfully communicate the evidence, to decide this question.” That from the greatly increased quantity of trout that have gone up the tributaries in this district this autumn, we are further strengthened in our opinion of the great necessity for this change; as from the now well-known fact, that the young of salmon remain at least one year in the fresh water prior to their migrating, enormous destruction must arise to them, as well as to the ova of salmon, and that we consider it as a thing impossible for salmon to increase in quantity while their enemies, from non-capture, are fostered and protected; and that the wish of all interested in fisheries in this district being for the required change, we consider it would be an injustice to further withhold the bye-law, and that they ought to have the power of making use of the reduced mesh next fishing season.

(signed) *Thos. Paget, Chairman.*

Office of Public Works, Dublin,
16 December 1856.

Sir,

REFERRING to the application from the Ballina Conservators to reduce the size of meshes of nets used for taking salmon in that district, and the further resolution from that Board dated the 1st instant, I am directed to inform you that the Commissioners, having had the subject under consideration, do not consider it expedient to make the change proposed.

I am, &c.

(signed) *Edwd. Hornsby,*
Secretary.

Wm. Little, Esq., Ballina.

Sir,

Dublin Castle, 21 January 1857.

I AM directed by the Lord Lieutenant to transmit the enclosed Memorial of the Conservators of Fisheries for the Ballina District, relating to a proposed alteration

alteration in the size of the mesh of salmon nets, dated the 19th instant, together with certain papers therein referred to; and I am to request that you will lay the same before the Commissioners of Public Works, and furnish me with their report thereon, for his Excellency's information.

It is requested that the enclosures may be returned.

I am, &c.
(signed) *Thos. A. Larcom.*

E. Hornsby, Esq.,
Secretary to the Board of Works.

To His Excellency the Earl of *Carlisle*, Lord Lieutenant, Governor, and General Governor of Ireland.

May it please your Excellency,

WE, the Conservators of Fisheries, duly elected, for the Ballina district, in the counties of Mayo and Sligo, beg most respectfully to submit, for the consideration of your Excellency, the following facts:—

At a special meeting of our Board, duly convened and held on the 31st December 1855, it was—

Resolved,—"That in the opinion of this Board, the size of the mesh of nets used in this district at present for the taking of salmon is much too large, and wholly insufficient for the catching of trout—a circumstance not only productive of immediate loss to the proprietors of fisheries in the district, but injurious to the prosperity of salmon fisheries, from the well-known destruction committed by trout upon the ova of salmon, as well as upon salmon fry. That our clerk do, therefore, give due notice of the intention of this Board to make application to the Fishery Commissioners to make a bye-law to lessen the size of such mesh, to enable proprietors of fisheries, and those interested in the capture of salmon, that upon the 21st day of January next, at the hour of two o'clock, p.m., this Board will, previous to such application, with the view of having the general sense of the public on the subject, hold a meeting at Mr. M'Culloch's office, for the purpose of hearing and considering objections (if any) by persons interested in the proposed alteration in the size of the mesh of salmon nets."

Our clerk, in pursuance of such resolution, gave public notice by advertisement, inserted in three publications of two local papers, intimating an intention of making such application to the Commissioners of Fisheries, and inviting all persons interested to attend our meeting, proposed to be held on the 21st January 1856.

We beg further most respectfully to inform your Excellency that such meeting was duly convened and held upon the 21st January 1856, when, after a full discussion of the question for consideration, and upon which there was a complete unanimity of opinion, it was—

Resolved,—"That as there has been no objections to a change in the size of meshes, and as the members of this Board, both from their own knowledge and from information given by fishermen, are aware of the great destruction to salmon fry by the escaping of trout, we respectfully request the Commissioners to make a bye-law for this district, authorising the use of a mesh of one inch and a-half in the square, or six inches round, when wet, in place of the mesh of seven inches, at present in use; and that our clerk do send the Fishery Commissioners a copy of this resolution, with that on same subject on 31st December last, along with copies of the newspapers in which the advertisements appear."

Our clerk duly forwarded to the Commissioners of Fisheries, immediately after the last-mentioned meeting, copies of the two foregoing resolutions, and of the newspapers referred to.

Upon this subject, however, no communication was received by us from the Commissioners of Fisheries until the 20th April 1856, when our clerk received a letter, dated 19th April 1856, from Mr. Hornsby, the secretary, enclosing certain printed notices, which he requested should be posted through the Ballina district as much as possible. Those notices, of which we beg leave to enclose one for the perusal of your Excellency, were public intimations of the intention of the Commissioners of Fisheries to hold a public meeting at Ballina, on the 30th April 1856, to inquire into the subject of the proposed alteration in the size of the mesh of salmon nets, and to receive such pertinent evidence as might be offered to them on the subject of the fisheries. The notices were extensively circulated and posted through the district, and the meeting was held accordingly on the 30th April 1856.

James R. Barry, Esq., Inspecting Commissioner of Fisheries, attended and presided at the meeting, at which there was a large attendance of gentlemen interested in the salmon fisheries of the district. Witnesses were produced and examined in sustainment of the propriety of acceding to the application, and much valuable and satisfactory evidence was given in favour of it. Much discussion also took place on the subject. All were unanimous as to the advantage and necessity of having the size of the mesh decreased; and no objections whatever were raised on the subject. Mr. Barry stated on the occasion that he could not of himself undertake to grant the application, but said that a better case in support of it could not possibly be made out. He added that he considered the evidence sustained

the application, but that it rested with the Aggregate Board, to whom he would faithfully communicate the evidence, to decide the question.

We beg leave most respectfully to solicit the attention of your Excellency to a report of the proceedings of such meeting, contained in a number of the "Connaught Watchman" newspaper, which we beg leave to forward to your Excellency.

We heard and believe that Mr. Barry's report was most favourable to the application, and that he therein stated it to be his opinion, and suggested, that the application ought to be acceded to.

We beg leave further most respectfully to inform your Excellency, that at a special meeting of our Board, duly convened and held on the 1st December 1856, our clerk, in answer to an inquiry, having stated that, up to that period, no further communication had been received from the Commissioners of Fisheries on the proposed alteration in the size of the mesh, it was—

Resolved,—"That we respectfully and urgently call upon the Fishery Commissioners to make a bye-law to reduce the size of the mesh of salmon nets used in this district from seven to six inches, in accordance with the resolutions passed by this Board on the 31st December 1855 and 21st January 1856, and as also in accordance with the evidence taken by Mr. Barry on the 30th April last, when he expressed himself so satisfied with the same, stating that a better case could not be made out. That he considered the evidence sustained the application, but that it rested with the Aggregate Board, to whom he would faithfully communicate the evidence, to decide the question. That from the greatly increased quantity of trout that have gone up the tributaries in this district this autumn, we are further strengthened in our opinion of the great necessity for this change, as from the now well-known fact that the young of salmon remain at least one year in the fresh water prior to their migrating, enormous destruction must arise to them, as well as to the ova of salmon; and that we consider it as a thing impossible for salmon to increase in quantity while their enemies, from non-capture, are fostered and protected; and that the wish of all interested in fisheries in this district being for the required change, we consider it would be an injustice to further withhold the bye-law, and that they ought to have the power of making use of the reduced net next season."

A copy of the above resolution was forwarded by our clerk to the Commissioners of Fisheries on the 2d December 1856, in answer to which the Commissioners, through their secretary, Mr. Hornsby, on the 16th day of December 1856, wrote to say they did not consider it expedient to make the change proposed, but do not state upon what grounds they have formed their decision.

We may here respectfully inform your Excellency, that the power of the Commissioners of Fisheries to make such bye-law is derived from the provisions of the several statutes on the subject of the Inland Fisheries of Ireland, and particularly from the provisions of the Act 8 & 9 Vict. c. 108, s. 12.

Under those circumstances we are compelled, most respectfully and most earnestly, to appeal to your Excellency for assistance. We feel that the Commissioners of Fisheries, in refusing to grant our application, have set at naught the value of satisfactory and very important evidence, have disregarded the opinions of practical intelligent men, and, by what we believe to be an unjustifiable exercise of their discretion, are opposing the best interests of the salmon fisheries of this district.

May it therefore please your Excellency to direct, and we most respectfully pray that your Excellency will direct, that the Commissioners of Fisheries shall reconsider the subject, with the view of making the bye-law sought by us, or that your Excellency will be pleased to give us the assistance of your authority otherwise in the matter, in such manner as to your Excellency shall seem meet.

Dated at Ballina, this 19th day of January 1857.

(signed)	<i>Geo. Jones, J. P., D. L.</i>	<i>John M^c Culloch.</i>
	<i>Thomas Paget, J. P.</i>	<i>Josh. Atkinson.</i>
	<i>Robt. N. Armstrong, J. P.</i>	<i>St. George Jones Marten, J. P.</i>
	<i>James Knox Gore, J. P.</i>	<i>William O'Mally.</i>
	<i>W. Mally, J. P.</i>	<i>John Little.</i>
		<i>William Little, Clerk.</i>

Office of Public Works, Dublin,
17 February 1857.

Sir,

REFERRING to your letter of the 21st ultimo, transmitting a memorial received from the Conservators of Fisheries for the Ballina district, relating to a proposed alteration in the size of the mesh of nets, and requesting to be furnished with a report thereon; I have the honour to state, for the information of his Excellency the Lord Lieutenant, that the Commissioners having given this case their best consideration, did not think it expedient at present to authorise the use of nets with smaller meshes than those fixed by law, as they think such a regulation would be injurious to the fisheries generally.

I am, &c.

Colonel Larcom, R. E.,
Dublin Castle.

(signed) *Edward Hornsby,*
Secretary.

Sir,

Ballina, 24 February 1859.

As the "Fishery Conservators of this district" perceive that the Commissioners have relaxed their rules regarding the mesh of nets in a portion of a district, they beg to renew their application of January 1856, and to express a hope that, as the whole district is unanimously in favour of the reduction, it will now be granted by the Commissioners to come into operation this year.

E. Hornsby, Esq.,
Secretary to Board of Works, Dublin.

I am, &c.
(signed) *John Little.*

Sir,

Office of Public Works, Dublin,
10 March 1859.

I BEG to inform you that I have brought your letter of the 24th ultimo, relative to a change in the size of the meshes of nets, under the consideration of the Board, who have referred it to the Inspecting Commissioners of Fisheries, for a special Report, immediately on their return to Dublin.

John Little, Esq., Ballina.

I am, &c.
(signed) *Edward Hornsby,*
Secretary.

APPLICATION from Ballina District for the Reduction in the Size of Meshes.

IN compliance with the Board's Minute of 7th instant, I beg to state that I have nothing further to add to the Report of the 17th May 1856.

Nothing has since occurred to change my conviction that the necessity for complying with the application of the Ballina Conservators, by reducing the size of the nets from $1\frac{3}{4}$ to $1\frac{1}{2}$ inches, has been fully sustained.

It is quite true, that in this case Mr. Little is the person chiefly interested, but it must be remembered that he is the proprietor of one of the largest fisheries in Ireland, while it can hardly be supposed that he would injure by the proposed change.

It was the first application of the kind which we received, and before a recommendation to adopt it was offered to the Board, more than ordinary formalities were required. The Inspecting Commissioners united in requiring of the Conservators to give notice by advertisement of a public meeting, at which all persons interested should have an opportunity of attending. That meeting was held on the 21st January 1856, when resolutions were unanimously adopted in favour of the change, which were submitted; and an order was therefore made that a public meeting should be called by the Commissioners. It was done on the 30th April 1856. And on the information then received, a report was jointly submitted by the Inspecting Commissioners, which was brought before the Board on the 5th June, and deferred for further consideration; and one of the Inspecting Commissioners having in the interval between that and the 24th October changed his opinion, the application was finally rejected on the 15th December. On that occasion I was not present, and am therefore quite ignorant of the grounds upon which this decision was made.

I am well convinced of the expediency of observing great caution in making such changes; and I do not think there ever was an occasion when more care was taken to prevent a measure from being adopted which should not meet with general satisfaction.

I beg to refer to a bye-law adopted by the Board on the 27th August last, for Lough Ree, in the River Shannon, which permits fish of any kind to be taken with a mesh of one quarter of an inch from knot to knot less than the proposed reduction in the Moy Fishery.

(signed) *J. Redmond Barry.*

Fishery Office, 23 March 1859.

Office of Public Works, Dublin,
25 March 1859.

PURSUANT to the Order of the Board, to report on the subject of an application from Mr. *Little*, of the Moy Fishery, to authorise a lesser mesh of net than that heretofore in use, I beg to submit the following remarks:—

On the 1st of May 1856, I signed a report made by Mr. Barry, in favour of complying with the request. On the 24th of October of the same year, I made a minute on that report, stating that on a fuller consideration of the question, I did not think it expedient to make the change; and the Board concurring, the application was not granted.

The 20th section, 5 and 6 Vict. c. 106 fixed the size of mesh in tidal waters at $2\frac{1}{2}$ inches from knot to knot, and in the fresh water at $2\frac{1}{4}$ inches.

The 67th section authorizes the Commissioners to allow a smaller mesh, in fresh water only.

The 11th section of the 8th and 9th Vict. c. 108 fixes the size of meshes uniformly at $1\frac{3}{4}$ inches from knot to knot, and the 12th section authorises changes by the Commissioners in accordance with the provisions of the 5th and 6th. I think, therefore, it may be questionable whether the Commissioners have the power to allow a smaller mesh for the capture of salmon in tidal waters.

The 58th section 5 and 6 Vict. provides that when a principal or considerable amount of trout are to be taken, the Commissioners may authorise a less width between the bars of fishery weirs or cruives than that fixed by the statute (two inches).

Mr. Little founds his claim in respect of the capture of salmon, and also for the purpose of lessening or destroying the trout, as he alleges their presence is detrimental to the salmon fishery. To this theory I do not subscribe, as I think it may be very questionable whether the absence of trout may not cause a great destruction of salmon fry by the adult fish of their own species, as well as by perch, pike, &c., &c.; and I also question whether it would be just, on this doubtful theory, to deprive upper proprietors of lakes and rivers of the advantage of trout-fishing, which is not only prized by them, but is also a great attraction to strangers from England and elsewhere, who visit the West of Ireland.

The Board have never yet sanctioned a smaller mesh for the capture of salmon than that fixed by the statute. The Board have sanctioned a smaller net for the capture of pollen, perch, and trout, and other fish in Lough Ree, on its being shown that scarcely any salmon are taken by nets there; and this is in accordance with the power vested in them, under the 5th and 6th Vict., for dealing with the fresh waters. If it be right to enable Mr. Little to capture more trout than he does at present, which I am not prepared to say is so, it would, in my mind, be far less objectionable to allow him to contract the spaces between the bars of his cruives on the weir, than to make a bye-law applying to the whole district, sanctioning a lesser mesh, which would affect many other fisheries; for instance, at Scurranore, Killala, and other places.

(signed) *W. J. Fennell.*

Office of Public Works, Dublin,
24 March 1860.

Sir,

I AM directed to state, for the information of the Conservators of the Ballina district, that the Board, having taken the proposed reduction in the size of the meshes of nets into consideration, have come to the resolution that they do not think that, at present, any alteration should be made in the size of the mesh as y law established.

I am, &c.

(signed) *Edward Hornsby,*
Secretary.

Wm. Little, Esq., Ballina.

Sir,

Londonderry, 21 April 1859.

At a meeting of the Board of Conservators held yesterday, specially convened for the purpose of considering the propriety of asking the Commissioners of Fisheries to sanction a reduction in the size of the mesh at present used in this district, it was—

Resolved,—"That, in the unanimous opinion of this Board, the size of the mesh at present in use, say $1\frac{1}{2}$ inches from knot to knot, or seven inches round, is quite too large for the capture of trout, which we believe to be most injurious to the salmon fisheries of the district, from the now well-known destruction by trout upon the ova of salmon and salmon fry.

"That we request the Commissioners of Fisheries to make a bye-law for this district, authorising a reduction of a quarter of an inch on the square of the mesh, or six inches round instead of seven, and beg they will give it their immediate consideration, as we consider the comparative non-capture of trout, as at present, to be most detrimental to salmon fisheries in general, as well as to the owners of the fisheries within the district."

I beg you will bring the above under the immediate notice of the Commissioners.

I remain, &c.

(signed) *W. Green*, Chairman.

To Edward Hornsby, Esq., Secretary,
Fishery Office, Dublin.

Office of Public Works, Dublin,
20 May 1859.

Sir,

In reference to the resolution of the Derry Conservators, for a reduction in the size of the meshes of nets, I am directed to inform you the Commissioners will hold a meeting to inquire into the subject at as early a date as possible.

I am, &c.

(signed) *Edward Hornsby*, Secretary.

John Rankin, Esq., Derry.

EXTRACT from Board's Minutes of 18 May 1859.

READ resolution of Londonderry Conservators, dated 24th April, applying for reduction of size of meshes of nets.

Ordered,—

Let a meeting be held when convenient.

FISHERIES, Acts 5 & 6 Vict. c. 106; 7 & 8 Vict. c. 108; 8 & 9 Vict. c. 108;
9 & 10 Vict. c. 114; 11 & 12 Vict. c. 92; and 13 & 14 Vict. c. 88.

LONDONDERRY DISTRICT.

NOTICE.—The Commissioners of Fisheries, having been called upon, by the Conservators of the Londonderry Fishery District, to exercise the powers given to them by the above recited Acts, or any one of them, and to permit the use of nets, for the capture of salmon and trout, with a mesh of one-and-a-half inch square, measured when the net is wet, from knot to knot, or six inches in the round, in lieu of the mesh of seven inches in the round, as at present directed by law, *Notice is hereby given*, that the Commissioners will hold public meetings, to inquire into the subject, at the Court-house, at Londonderry, on Tuesday the 13th day of December next, and at Strabane on Wednesday the 14th December next, at the hour of one o'clock in the afternoon of said days, of which all parties interested are requested to take notice, in order that they may tender such evidence as they may consider necessary.

And notice is hereby further given, that the said Commissioners will, at such meeting, hear and receive all such pertinent evidence as shall be offered to them on the subject of the fisheries, and proceed at such meeting as in and by said Acts authorised.

By order of said Commissioners,

Edward Hornsby, Secretary.

Dated at the Office of Public Works, Dublin,
this 15th day of November 1859.

LONDONDERRY DISTRICT.

REDUCTION of MESHES of NETS.

I BEG to submit copy of the evidence taken at Londonderry and Strabane, on the 13th and 14th of December, with the observations I addressed to the persons assembled, as reported by Mr. Brophy. By reference to the latter, the Board will be acquainted with the views which, I submit, should be taken of this question, upon the principal points bearing upon it, when entering into a deliberation to decide it. The Londonderry district is peculiar in its circumstances, as compared with most, if not all, other districts in Ireland. It may be said to be comprised within the limits of Lough Foyle and its tributary rivers. Those rivers are nearly uniform in their natural features; the principal ones consist of the Faughan, Roe, Darrig, Mourne, and the Finn; they possess an unusually large proportion of good spawning-ground, having gravelly beds, and being rapid in their flow, but not excessively so. The practice of angling is very limited upon them, considering their extent. The fish do not ascend them early. Flax is largely cultivated in the neighbouring country, and soon after the process of steeping it sets in, in August, what fish may have ascended by that time are so sickened that no temptation which the angler can offer will tempt them to rise. I cannot say that one person appeared at either meeting, as an angler, to oppose the application to reduce the mesh. A person came forward at Strabane, who stated that he was sent by Sir Edmund Hayes, to say that he objected to the smaller mesh, but did not assign any particular reason for it. Mr. Humphreys, agent to Lord Abercorn, attended, but said his principal object in coming was with reference to an impediment at Sion Mills Weir. He stated that he was fond of angling, and had practised it to some extent, but that latterly his time was too much occupied to indulge in it. He stated that the country gentlemen possessing property on the upper waters took little interest in them. The means of capture, exclusive of rods, employed from Derry upward, are draft-nets, with one cruive-weir, near Stranorlar, on the Finn, and a pole-net, used higher up, on the same water, at a natural barrier.

Mr. Allen, of Derry, lessee to the Irish Society, drafts the tidal water from Derry to Strabane; he employs between 90 and 100 men.

They receive the trout as a perquisite, exclusively of their wages; the trout captured are stated not to average over half a pound each. The tenant of Lord Abercorn uses a draft-net in the vicinity of Lifford Bridge, and also takes trout. Those are the parties who seek for the sanction of the smaller mesh, and it was admitted at both meetings that the law has not heretofore been observed with respect to the meshes; and it was urged, as one reason for allowing the mesh sought for, that it would be impossible to enforce the law unless this were done; and assurances were made by Mr. Daniel, Inspector under the Conservators, and agent to Mr. Allen, the lessee of the fishery of the Foyle, that if the lesser mesh were sanctioned, the law would be enforced against any person who might seek to evade it by using a still lesser mesh. Nothing was elicited by the evidence to show that diminishing the mesh would cause unsizable grilse or peal to be taken, as it was asserted that the present legal mesh of $1\frac{3}{4}$ inch captured the smallest which appear in the Foyle. The estimated value of the trout taken by Mr. Allen's men is 150 *l.*, and by Lord Abercorn's tenant about 20 *l.* Under all the circumstances of this case, I am disposed to think that it may be expedient to sanction a mesh of $1\frac{1}{2}$ inches from knot to knot; and I am led to this conclusion by the fact of so little interest being taken by the upper proprietors, and so little capabilities of

of angling existing, from the character of the waters not being such as to induce spring fish to ascend, and the flax-water, when they do ascend, preventing them taking. But I am anxious to record my opinion, that this case should not be considered a precedent for sanctioning the reduction of mesh in other districts where angling interests prevail to any considerable amount, because I have a firm conviction that the commercial development of the salmon fisheries of the country must, in general, mainly, if not altogether, depend upon such regulations as will secure to the upper proprietors an equitable share of the fish produced in their waters, thereby securing their aid and co-operation in protection. The absence of angling interest in the Foyle upper waters induces mere indifference; the proprietors are passive; they neither aid nor oppose; and the tenant to the Irish Society, having a valuable interest, provides ample funds for protection. The case is quite different where the upper proprietors of waters capable of yielding them something of value, naturally and fairly look after their rights; and if they be denied a fair participation in the advantages to be derived, will render no aid, and may retaliate by tacitly sanctioning destruction to the parent fish and brood, a course too often pursued, and which must be fatal to salmon fisheries, where no one interest exists of that value to warrant or induce the outlay of sufficient funds for protection.

(signed) *Wm. J. Ffennell.*

12 January 1860.

LONDONDERRY DISTRICT.

EXTRACT from Board's Minutes.

NOTWITHSTANDING the above Report, Mr. Ffennell, when the subject of reducing the meshes of the nets was under the consideration of the Board, advocated the impropriety of making any alteration.

FISHERIES.—LONDONDERRY DISTRICT.

PROCEEDINGS at Londonderry on the 13th December, and at Strabane on the 14th December 1859, in reference to an application from the Conservators to the Commissioners of Fisheries for a reduction in the size of the mesh within this district.

Londonderry Court House, 13 December 1859.

W. J. Ffennell, Esq., Inspecting Commissioner of Fisheries, presiding.

Present:—Mr. Allen, Lessee of the Fishery of the Foyle; Mr. Alexander (Chairman of the Board of Conservators); Dr. Lane, Mr. Clarke (of the Moy Fishery); the Messrs. Daniel (Managers of the Foyle Fishery under Mr. Allen); and several fishermen.

READ the application of the Conservators for permission to use nets of six inches in the round, instead of the present 7-inch mesh directed by law to be used in the capture of salmon and trout; the reason alleged being, that the 7-inch mesh is too large for the capture of trout, which the applicants believe to be "most injurious to the salmon fisheries of the district, from the now well-known destruction by trout upon the ova of salmon and salmon fry." The applicants further "consider the comparative non-capture of trout, as at present, to be most detrimental to salmon fisheries in general, as well as to the owners of the fisheries within the district."

Read also the notice convening the meeting, dated 15 November 1859.

Mr. Ffennell then said he attended in pursuance of the notice, to hear the evidence of all parties interested upon the subject of the application. Before, however, the evidence was recorded, it might be useful to say a few words upon the state of the question, which was one of considerable importance, and to call attention to some matters bearing upon the case, with a view to having the whole subject carefully considered. The object sought by the applicants was the reduction of the size of the mesh, for the purpose of capturing a greater quantity of trout, the allegation and supposition being that a large quantity of trout in salmon waters is detrimental to the salmon fishery. A great many persons held—and he believed there could be but little doubt on the subject—that when there was in a river a preponderance of one kind of fish, which fed upon the young or ova of another kind, this preponderance must be injurious to the growth and propagation of the species so fed upon. But an undue preponderance was one thing, the total absence and destruction of a species

another very different thing; and he had an opinion that the total absence of trout from salmon waters would tend rather to injure than to serve the salmon fishery. In the distribution of animal life throughout the world, there was a visible tendency to create and maintain a balance between the different classes of animals, the reason for which it was not, in many cases, easy to see clearly; but in other cases there was abundant proof that the extirpation of one kind of animal, known to be large consumers of agricultural produce, was the immediate prelude to the growth of myriads of other animals more destructive than the first. Thus rooks had, in some instances, been extirpated in certain localities as destroyers of crops, and consequently hostile to the farmers' interests; but after their destruction the crops were attacked by insects, whose ravages were still more injurious, and whose previous destruction by the rooks more than compensated for the quantity of food consumed by the latter. Two modes of destruction of salmon by trout had been suggested: one was the destruction of the ova; the other, the destruction of the young salmon themselves. He knew that there were many instances upon record in unquestionable proof that trout devour ova in salmon waters; he himself had taken the ova out of the trout's stomach; and if these were ova which would have come to perfection, no doubt that to that extent the salmon growth had been injured and prevented; but many held that these were ova which the fish had failed to deposit securely in the gravel, and were left exposed or carried down by the stream, and that, whether eaten or not by the trout, would never arrive at maturity. These were matters of speculation: there was a great deal of mystery with regard to the habits and history of fish; and without expressing any opinion upon the subject, he made these observations with a view to calling attention to the matter. The second point urged in favour of the reduction of the mesh, was that the trout eat up and destroy the young salmon, and, therefore, the destruction of the former must be advantageous to the growth and spread of the latter. There could be no doubt about the fact that trout do eat young salmon; but then it was said on the other hand, and the fact could not be denied either, that salmon also eat their own fry, and that the quantity so eaten would be increased in proportion as their quantity of trout-food was diminished. He himself killed a great number of salmon with their own fry within them, and this, therefore, was a point not to be lost sight of. Another object proposed by the reduction of the mesh, was involved in the consideration of the actual profit that would be derived from the increased quantity of trout captured, whose capture was defeated by the large size of the present mesh; and this, commercially considered, would be another good reason for lessening the mesh. These were the three points in favour of the application made. But, on the other side, it might be urged, that if you allow a less mesh, there will be an undue number of grilse captured; that it is improvident to kill the small-sized fish, and that the very object of fixing the present mesh was to spare the small fish, and prevent their capture until they came to 4 lbs. or 5 lbs. weight. By the Act of 1842 the mesh was fixed at $2\frac{1}{2}$ inches from knot to knot; but after this had been tried for some years, a general complaint arose that the mesh was too large; that fair-sized grilse became damaged and deteriorated in value, chiefly for the London market, in consequence of these fair-sized fish being entangled in the large-sized mesh; and, in consequence of that general feeling, the Legislature fixed the standard at $1\frac{1}{2}$ inches from knot to knot. If the application be acceded to, the regulation must apply both to the upper as well as to the lower waters; and it was for the serious consideration of the parties interested in the prosperity of the fishery, whether the diminution of the size of the mesh would not greatly increase the number of nets in the upper waters, which would be used at a time when these waters were teeming with young salmon, and thus that the destruction of the salmon fry would not be greater and more injurious than that which was complained of as resulting from the escape of the trout through the seven-inch mesh. To show how strong was the opinion of the impolicy of capturing under-sized fish, he would mention one fact, that there was a Bill actually prepared in the last Session, one of the provisions of which was to prevent the catching of grilse under 5 lbs. weight. This was a most absurd proposition; but he merely instanced it as an index of the feeling on the matter. Another fact worth mentioning was, that the Committee on the Tweed Fisheries, last Session, upon which he had himself been examined, after hearing a great deal of evidence upon both sides on the size of the mesh most advantageous to be used, recommended the increase of the mesh from a smaller size to one of seven inches—the same as the statutable mesh in Ireland. He threw out these observations for the consideration of those who had the greatest interest in the question, and the largest stake in its due and proper solution. Some of the points were no doubt speculative, but they were not therefore unimportant; and he considers it his duty to lay them before the meeting, with a view to having the whole question, in its present and future bearings, attentively considered. It was, he believed, supposed that his bias was against the lessening of the mesh; and it was only fair for him to avow that he was somewhat biassed in that direction. If he were wrong he would wish to be set right; he wished to have the whole of the evidence clearly directed to the points at issue, and to have full information to submit to the Board in Dublin. It was but just to let the meeting know the direction of his mind upon the matter; but whether biassed or not, the settlement of the question did not rest with him; he was but one of five, with whom the decision lay; and the evidence adduced at that meeting would be laid before the full Board of Commissioners, who would finally decide the matter.

JAMES MONAGHAN, sworn; Examined by Dr. Lane.

I am an angler, and am well acquainted with the River Roe. I have frequently seen salmon spawn, and have watched them on the roods. I have often seen shoals of trout close by the salmon roods. I consider that it was to lift the pea when dropped that they were collected there. I have seen the salmon chase the trout away from the roods; and the trout would afterwards return, and still wait about. I have killed trout full of salmon pea. I have used salmon spawn for killing trout, and I never killed so well as with the spawn. I consider it is the best bait that can be used upon the River Roe.

Destruction of Ova.

To Mr. *Ffennell*.] I never killed a salmon with salmon spawn in its stomach. I have fished with salmon spawn in waters where salmon were. I am not much acquainted with net fishing. I cannot speak as to the size of the fish that would pass through a mesh of six inches. A great many white trout ascend the roe; they go up in great abundance in June, July, and August. I am best acquainted with the river about Dungiven. I cannot say that I have ever seen any trout roods; I cannot distinguish between salmon and trout roods, except by seeing the fish upon them. I see the salmon upon the roods, but I never saw trout upon the roods; I only saw them close to the salmon roods, as I considered, watching to lift the spawn. I consider that the trout spawn in the bottoms of the holes, and not upon the roods; that is one reason why I did not see them; I also think that they spawn very high up the river. I think it was the "bog" trout that I saw watching at the salmon roods; I consider they were waiting there to eat the pea. I think the small-sized mesh proposed (six inches) would not kill these small trout. I think a $\frac{3}{4}$ lb. trout would pass through it. I do not think the small mesh proposed would capture the bog trout. I think the white trout eat the pea, as well as the others, but I have not seen them, as I saw the bog trout. This net (six inches) would not capture salmon fry, of course. The salmon fry are very small when they leave our part of the river. I never saw one over four ounces. I am not in the habit of using nets, but I think a trout of $\frac{3}{4}$ lb. would pass through that net (six inches).

Mesh.

Trout-Spawn.

Bog Trout.

Mesh.

To Dr. Lane.] I think a $\frac{3}{4}$ lb. trout would pass freely through that 6-inch mesh.

Mr. *Ffennell*.] I think it right to call your attention to the objection which the upper proprietors make to the reduction of the size of the mesh in nets used in the lower waters. They think they are entitled to a fair and equitable share of the fish, and that it would be harsh in the lower proprietors to deprive them of the profits or pleasure of fishing, which would result from the use below of a mesh which would let no trout escape except some that are very small and worthless.

Share of the Fish.

Mr. *Daniel*.] But they contribute nothing to the protection.

Mr. *Ffennell*.] That is not the question; they say the fish spawn in their waters, and are to a great extent at their mercy in spawning time, and that they are entitled to a fair share, both of the salmon and trout.

Mr. *Daniel*.] We do not require a smaller net for the capture of salmon, but we require it for the trout, both for their commercial value, and for the prevention of the injury to the Salmon Fishery caused by the trout eating the ova and young salmon.

NEAL LYNCH, sworn.

(HANCED a piece of net of 6-inch mesh.) I see this net. A 1 lb. trout would pass through it; I have lost them of that size out of my own hands; I am a fisherman, and have been a waier bailiff; I have been a keeper on the Reelin Water; I have seen salmon spawn there, and saw the trout frequently upon the salmon roods; I have driven them off myself; I know that they were eating the pea; I have caught trout with their insides full of ova; I took several times out of the stomachs of trout, two, three, four, and five salmon fry. I have seen several trout going through the present net; I have seen several times trout of from $\frac{3}{4}$ lb. to 1 lb. pass through the present net. I have seen trout of more than 1 lb. pass through the old mesh; trout of 1 lb. to $1\frac{1}{2}$ lb. could pass through it; I have seen trout of that weight going through it, not once, but several times; where one would not go through it 20 would.

Mesh.

Trout eating Pea.

Trout eating Fry.

To Mr. *Ffennell*.] The trout which I saw having fry in them were from $\frac{3}{4}$ lb. to 1 lb. weight; I would not like to say that $\frac{1}{2}$ lb. trout would eat salmon fry; I cannot say anything about the size of the fry that I found in the trout; I can give no opinion at all upon that. I saw trout of less than 1 lb. with salmon fry in them; I consider that most of the small fish which I found in the trout were salmon fry; they were in different conditions, but I cannot say anything about their size. Young Mr. Daniel was with me the last time I took a trout with salmon fry in it, and it was about 1 lb. weight.

Size of Trout eating Salmon Fry.

Mr. *Ffennell*.] I think he would be a sharp trout of 1 lb. weight that would devour salmon fry.

Witness.] A number of white trout go up the Finn; I cannot say if they go up in summer, as I am not there at that time; I see them going up from early in November, the 7th or 10th, to January; I see them from the time I go there. I have seen the white trout spawning; most of them spawn in the Reelin Water; it is about 18 or 20 miles from Strabane. I am not acquainted with the Mourne, and know nothing about the Reelin in summer. I am engaged in the salmon fishery in the tideway these 26 years. I am engaged in draughting, not in any particular part; I fish mostly in the tidal water between this and Strabane; I have taken in the nets salmon from $2\frac{1}{2}$ lbs. to 4 lbs. The regular size

Trout ascent.

Size of Salmon of caught.

of the salmon we catch is 2 lb., and from that to 4 lbs. We call all fish "gawls" till they come to a certain size; it is a common occurrence to catch salmon of 2 lbs.

Mr. *Ffennell*.] Is it a common thing to catch many, say, from 40 to 50 in a week, of from 2 lbs. to 2½ lbs.

Witness.] I have not taken any notice of the salmon by their weight; I did not keep any account, and cannot say anything about number and weight; we had men paid for keeping accounts, and it was not my business; I took notice of the trout, but not of the salmon.

Trout as Wages.

To Mr. *Daniel*.] It is the fishermen get the trout for their benefit, and that is the reason I took notice of them. We get the trout in addition to the wages.

To Mr. *Ffennell*.] I would be ashamed to tell you what my wages are. My wages are 12 s. a-week, together with my share of the trout.

Mr. *Ffennell*.] Which is the more valuable, the trout or the wages?—I do not think that is a fair question.

JOHN McGETTIGAN, sworn.

Size of Salmon.

Mesh.

I AM a fisherman, 35 or 36 years, and am employed in draughting between this and Lifford. I am paid my share of the fish as well as wages. The smallest-sized salmon we catch is from 4 to 5 lbs.; that is the smallest at first. We very seldom get 3 lbs. and under 3 lbs. salmon. I saw plenty of young salmon go through the legal mesh. Many a time I saw the young salmon pass through the present mesh. I think this (6-inch) is smaller than what we use. I do not think young salmon would pass through that mesh. A trout of 2 lbs. weight would pass through the 7-inch mesh, and, therefore, a 2 lbs. salmon would pass through it. I think a 1 lb. fish would pass through this mesh (6-inch). I have been all through receiving the trout as my share. The average weight of the trout that I have been getting for the last 30 years is 1 lb. all round. I suppose their weight would be near 1 lb., one with another.

Mr. *Daniel*, jun.] He does not say with what net he fished. They have not been in the habit of using the 7-inch mesh. Suppose you used the 7-inch mesh, what would be the size of the trout?—The smallest trout that would pass freely through a 7-inch mesh would be from 3 lbs. to 4 lbs. The trout that we catch in the nets we use; it takes from five to six of them to make a 10 lb. string.

Mr. *Ffennell*.] I see there is a difficulty in the way of our getting at the truth. It is clear that the legal mesh has not been used; but I wish it to be distinctly understood that no advantage will be taken of anything said here.

PATRICK LOGUE, sworn.

I AM a draught-net fisherman. I get my share of the trout like the others. I don't think it right to tell the value of the trout I get. I think I ought to know what a 7-inch mesh is. A 2 lbs. trout will go through a 7-inch mesh.

Mr. *Ffennell*.] Suppose the net is properly stretched, and that the fish strikes it fairly, what is the largest-sized fish that will pass through it; or what is the smallest size that will be caught?

Mr. *Allen*.] I do believe that they can give you no evidence that will enlighten you.

P. *Logue*.] I have been a water-keeper on the Mourne. I do not know of white trout going up there in June and July; I am not there then.

JAMES WARD, sworn.

Size of Trout caught.

To Mr. *Daniel*.] I HAVE fished these 30 years. I know the legal mesh; trout of 1½ lbs. will go through it freely. If there were 20 trout passing you might catch an odd one out of them in that 6-inch mesh. A 1 lb. trout would go through the 6-inch mesh. I fished this last season, and could not get a trout at all. I frequently saw the trout passing through the net, and the salmon went through as well as the trout. A salmon of 1½ lbs. will go through the present net. I felt grieved when I saw the fish passing away from me without being able to catch them. I was grieved that my master was losing the good fish by the size of the mesh. I am speaking now of the 7-inch mesh. I have frequently seen the salmon passing through it. I considered my employer was a great loser by being obliged to use the 7-inch mesh.

Mr. *Daniel*.] A great many of the nets we use, which are said to be 7 inches, are 8 inches in the wings, and 7 inches in the bosom. These are the nets this man is speaking of.

Injury from non-capture of Trout.

Mr. *Alexander*.] I speak as an experienced angler, and I wish to express my firm conviction that the Salmon Fishery is seriously injured by the non-capture of the trout. I have seen the salmon frequently upon the roods, and the trout appearing to feed upon the ova. I have seen the salmon chasing them off the beds, and in the spring I uniformly found that the trout had a quantity of pea in their stomach, which must have been taken out of the spawning-beds. I have no interest in the Salmon Fishery, but I am quite satisfied, from my experience as an angler, and from having paid much attention to the matter, that the Salmon Fishery of this district is very seriously injured by the present law as to the mesh.

Mr. *Ffennell*.] It does not appear that the law has been observed.

Mr. *Alexander*.] Even so; there is a great superabundance of trout; and as to what you said about the rooks, I would excuse the rooks, and take my chance for the insects.

WM. GORMLEY, sworn.

I KNOW the 7-inch mesh, and what it is capable of killing. According to the run of fish in these rivers, more fish go through than are captured by the 7-inch mesh. The 6-inch mesh will take a trout of $1\frac{1}{2}$ lb.; I think a 1 lb. trout will pass through it. I suppose that the fish hits it straight, and that the net is in its proper fishing position. We do not take one-third of the trout now that we did when we used the small mesh. I think the trout are as abundant in the river now as they were then. I have seen salmon pass through the 7-inch mesh. I think more salmon would be taken in that mesh than would pass through, but a good many small salmon pass through it, and are lost to the fishery: at least they are not taken. I have seen fish of $1\frac{1}{2}$ lb. pass through the 7-inch mesh, but I could not say whether it was salmon or trout. It is my opinion, that some salmon pass through the 7-inch mesh. We fish with nets that are above 7 inches.

ISAAC DANIEL SWORN.

I AM manager of the Foyle Fishery. I am perfectly acquainted with the 7-inch mesh; I have seen no salmon that we usually get that would pass through it. Our grilse are from 3 lbs. to 4 lbs. or 5 lbs. weight, and we get them up to 7 lbs. I have scarcely seen any pass through the 7-inch mesh; that mesh will secure a 3 lbs. grawl. I would not venture to say it would take anything lower. It will secure a grawl down to 3 lbs., but scarce anything beyond it. I would not venture to say that it will not capture a $2\frac{1}{2}$ lbs. salmon. The 7-inch mesh will take a 2 lbs. trout, and something smaller occasionally. I think it will take all the trout of 2 lbs., that is for the general fishing. More $1\frac{1}{2}$ lb. trout would go through it than would be caught in it. Supposing there were 100 trout of $1\frac{1}{2}$ lb., I am satisfied that not more than a fifth or sixth would be taken in the 7-inch mesh. The 7-inch will fairly capture trout down to 2 lbs. I think the trout in the Foyle would not average a $\frac{1}{2}$ lb. I think six ounces would be the average. An immense quantity of small trout come into the Foyle. I think the 6-inch mesh would kill $\frac{3}{4}$ lb. trout. Even with the diminished mesh, only a very small part of the trout will be caught; in this I am confining myself to white trout. Between Derry Bridge and Strabane the trout average six ounces. A 3 lbs. is considered a noble trout, and anything over that is the great exception. I would not legalize a net to kill the very small fish. The 6-inch mesh would let all the six ounce trout pass through. I would not like to capture the small trout; I would like to capture anything worth while, but I would not like to annihilate the trout altogether; I would, however, keep them down as much as possible. The white trout pass up in the Finn in June and July. There is a considerable amount of angling in that river. A sufficient quantity of grawl go up that river to justify angling, licenses being taken out. There is some angling upon the Mourne, but very little upon the Darrig. More white trout go up the Mourne than up the Finn. There is more turf water in the Finn for its extent. I speak of the white trout from the sea. I believe they go up as far as Lough Derg. I would adopt a mesh an inch smaller than the present one, and that would make the law be observed by all. There is a strong feeling against the present mesh, and the parties both above and below violate the law, because they feel that the regulation is unsuitable to this fishery. I do not think that they would net in the fresh water more than they do at present if the net were diminished; in fact they are killing the fish in the upper waters with the small nets in the present state of things. I do not think that any in the upper district would take out license for nets on the diminution of the mesh, except those that kill the fish at present with the small mesh. There are only two nets licensed in the upper district, and yet a very large number are used. With the 6-inch mesh, enough of fish would pass to the upper district to satisfy the parties there, and all would be satisfied with that mesh, and would have an interest in observing the law, and enforcing its observance; as it is no one is satisfied, and no one desires to enforce the law.* What I would propose would be to have about one-fifth of the net in the bosom of a 5-inch mesh, and the wings of eight inches. The effect of that would be that it would capture a fair proportion of the fish, and let a considerable number of the smaller fish escape.

Mr. Ffennell.] Would not the large as well as the small escape through the 8-inch portion, and would not a great many of the small fish be caught in the 5-inch part.

Mr. Daniel.] That, certainly, would be the result. If there is to be a mesh of one size, I would have the whole net six inches. I believe that such a mesh would allow a fair portion of fish to escape to the upper district. I am opposed, for the interest of the fishery, to too close a capture of the fish. I think it is sound in policy to give the upper heritors an equitable share of the fish; first, to do justice, and, secondly, to enlist co-operation. I think it would be beneficial to the fishery to have the upper proprietors co-operate in the protection; and the giving them a share of the fish ought to have that effect. I consider the 6-inch mesh would secure this object. I believe this would be an equitable mesh, and would secure the observance of the law; as it is, the law is evaded, and much smaller nets are used than those sought to be sanctioned. I consider the 31st of George II. was the best fishery law ever yet passed, and worth all the rest besides.

Mr. Ffennell said, that probably in the next Session of Parliament there would be an amended and consolidated Fishery Bill introduced; and he considered it very desirable that

Boards

* NOTE.—Mr. Daniel subsequently withdrew the proposition about the two different meshes in the same net and wished it to be expunged from the notes.

Boards of Conservators should submit such propositions, with reference to the amended law, as they, after mature deliberation, would recommend as calculated to benefit the fisheries.

Mr. Allen expressed his thanks for the suggestion, and said he would bring the matter before the Conservators without delay.

The meeting then separated, there being no further evidence tendered.

STRABANE.—14 December 1859.

Present: Mr. Humphreys (agent to the Marquess of Abercorn); Mr. Allen, Mr. Clarke, the Messrs. Daniel, and a few other persons. The weather was very inclement, and this may have prevented a larger attendance.

Obstruction.

Mr. Humphreys drew attention to the obstruction to the upward progress of the fish, caused by the weir at Sion Mills. It completely destroyed the angling above; but he considered it futile to ask the proprietor to erect a fish pass; this was a matter which should be taken in hands by the Board of Conservators or the Commissioners of Fisheries.

Mr. Ffennell said the Commissioners had a correspondence with the proprietor of these mills, who had written to say that he would do everything that was right in the matter, and he (Mr. Ffennell) intended to remain in Strabane that night for the express purpose of seeing the weir, and having an interview with Mr. Herman, upon the arrangements for the fish pass. The object of the meeting was to receive evidence respecting an application made to reduce the size of the mesh to six inches on the round. The tendency of the evidence received yesterday, went to show that the existence of trout in salmon waters was an injury to the Salmon Fishery, and that it would be an advantage to take them in consequence of their devouring ova and salmon fry, and also that, in a commercial point of view, a loss was sustained by the non-capture of the trout. On this subject he would merely observe that it was the opinion of some, that for the benefit of the Salmon Fishery it was not necessary to destroy the trout, unless they preponderated over the salmon in number, and that if the trout were destroyed, the salmon would destroy their own young for food. The most serious difficulty in the case appeared to him to arise from the fact that as the same size mesh, whatever it was, should be used throughout the whole district, a diminution of the mesh would greatly increase the number of net fishers in the upper waters.

This was a matter for the consideration of those who had the great commercial interest in the fishery, and he suggested it as well worthy of their consideration.

Mr. Clark said, that out of 120 salmon in the Moy, 60 would be of 2 lbs. weight, and as far as his experience went, there were 20 times as much trout now in that river as when he had an interest in it. He thought that it would be a great advantage to reduce the mesh, and referred to the Shannon as a case in which the Commissioners had already beneficially exercised their powers.

Mr. Ffennell explained that the reduction of the mesh in question related only to nets for the capture of pollen, and was altogether restricted to the inland lake of Lough Ree. The Commissioners had in no instance as yet reduced the mesh of nets for the capture of salmon.

Mr. Humphreys said he was sure that the people in the upper waters would be opposed to the reduction of the mesh. He then submitted himself for examination.

WILLIAM HUMPHREYS, sworn.

(To Mr. Ffennell.)
Upper Waters.

No Spring Fish.

Trout.

Angling.

Mesh.

I AM agent to the Marquess of Abercorn, and a Conservator of fisheries in this district. The Marquess has a several fishery extending along six miles of the river. He holds half the fishery within that extent, and lets it to a tenant named M'Meniman. It is fished with a draught net. There is no box at present in that fishery, nor has there been in any man's memory. I believe there was one a great many years ago. No person can fish in the Marquess's fishery without his permission, except in one or two cases where persons have a right under old leases. I am an angler myself. If there be a flood in June, the fishing is then remarkably good; it continues through July; but in August the flax-water sickens the fish and puts an end to the fishing. Salmon and white trout ascend our part of the river. We have no spring fish. Five pounds to 7 lbs. is the average weight of our salmon, and that we get in June and July. The white trout come up before the salmon; that is, early in June. The Finn discharges at Lifford. The Mourne and Finn unite before discharging into the Foyle. The Marquess of Abercorn's fishery is in the Derg, Mourne, and part of the Finn, at its junction, and for about a mile and a-half up. He is joined with Lord Arran in the Finn. The Finn is not an angling river; it is dead water. Very few white trout stop in our angling water; they pass us, and they go higher up. The great majority of them are from $\frac{1}{2}$ lb. to 2 lbs., when they come to us. There are not many people in our neighbourhood who fish. We give permission to any person to fish who has got a license. These few, and occasionally a friend of Lord Abercorn, are the only persons who angle there. I remember when it was a very good angling river; but the "carry" at Sion Mill has destroyed it. In the present state of the carry the fish cannot pass it at all unless in a high flood. The carry is about three miles from Lifford. When the water is scarce the mill stops three times in the day to pond up water behind; the water below the carry then all runs off, and this disturbance is a great injury to the fishery; the salmon will not rise in such a river. As representing Lord Abercorn, and as an angler, and with regard to the angling, I think it is quite immaterial what mesh is used, because the trout go straight past us; but I think it would make a difference to the let fishery. I am aware that the Sunday close time, and

and the Queen's share, were established to give the upper proprietors an equitable share of the fish; and I regard the principle as a sound and fair one; but my opinion is, that if the Sion Mill-weir was remedied, and the Sunday close time observed, it would not matter to Lord Abercorn what mesh was used, so far as the angling is concerned. There is an indication of tide in his fishery. I conceive that I would be opposed to making the mesh smaller, but I can only speak from mere conjecture as to the effect of the small mesh. I am unable to form an opinion as to whether or not it would be improvident to kill the small fish. I am unable to say whether or not it would be advantageous to spare the small fish. No doubt more fish will escape the large than the small mesh, and the more that escape the fishers below, the more will be found above; but I think if the water above and below were as well protected as Lord Abercorn's part, the size of the mesh would not matter. I think it would not matter if every fish that went up was killed, whether by increased netting or otherwise, if the waters were properly protected in the close season. There is not a proper staff of keepers in the close time. The people above are quite apathetic upon the subject of protection, there is such a great variety of interests. This may arise from their not getting a supply of fish. I cannot answer the question whether or not activity in the matter of protection would be induced among the upper people by their getting a greater share of the fish. There is such a diversity of proprietors that it is not worth any one's while to pay for protection. In the abstract, I should say that giving the upper people a greater share of the fish ought to give them a greater interest in protection, and ought to promote activity, but I cannot say that it would here. The great obstacle to the angling is the condition of the carry at Sion Mill. There is a great deal of poaching with nets above. I suppose there are 150 nets used in the upper waters, while I understand there are but two licensed. There cannot be less than from 50 to 100 nets above the Sion Carry. The gentlemen along the rivers do not take out license for nets. The 6-inch mesh would certainly let a $\frac{1}{2}$ lb. salmon through, and would not kill salmon fry.

Protection.

DANIEL M'MENIMAN, SWORN.

I HAVE been a tenant of the Abercorn Fishery since about 1812; there were a couple of years that I had not it, but I have it 26 years continuously. I pay 74*l.* a year for the fishery. The fish begin to run with me in March or April; we get but very little in March. We see plenty of spents then; we don't, of course, kill the spents. We get a good deal of trout in the season. The salmon is now more valuable than the trout fishery; the trout fishery begins in June, but we may get some before that; we might get a few spring fish, but it is the young salmon that is the valuable part. The fishing would scarcely pay till the young salmon come. The average of the grawls first are about 3 $\frac{1}{2}$ lbs., very few under 3 lbs. I do not fish with the legal mesh, but I know well what it is; I think that a 1 $\frac{1}{2}$ lb. and from that to 2 lbs. salmon would go through the 7-inch mesh. I would catch a good many of 2 lbs. in the 7-inch mesh. I do not know if it is good economy to let the small fish pass. I think a 2 $\frac{1}{2}$ lbs. should be let live if we were sure of getting him again. I do not know that a smaller grawl than 3 lbs. should be killed, but sure a man is glad to get anything. I would be upon the principle that it is all fish that comes to my net. It is very rare to see 2 $\frac{1}{2}$ lbs. grawl. Trout in the beginning are from 1 lb. to 1 $\frac{1}{2}$ lb. The second run begins in July, and their average size is about $\frac{1}{2}$ lb. I think it would not do a bit of harm to let the small fish pass if I thought they would come back. I think it would be a good job to let the $\frac{1}{2}$ lb. trout escape. I take from 15*l.* to 20*l.* worth of trout in the year, and get from 3 $\frac{1}{2}$ *d.* to 8*d.* a pound for them. I would certainly be for the small mesh, because I would like to be allowed to catch as much fish as I can. I think the small mesh would be better for the whole river. This mesh (5-inch) would not kill a great deal of "gubs" (small trout); I think half the gubs would go through it. The 6-inch mesh would not kill the gubs at all. I see the salmon fry going down in April and May; all the fry would certainly pass through the 6-inch mesh. A salmon fry is about the length of my finger. I am not acquainted with the upper waters. The police never take any notice of the illegal nets. You might not get one grawl in the season of 2 $\frac{1}{2}$ lbs.

Time of ascent of Salmon.

Trout.

Spring Fish.

Size of Fish.

Trout.

Mesh.

JOHN ANDERSON; SWORN.

I AM a rod fisherman on the Finn, above Ballybofey; I am an angler these 20 years. We used to get salmon, but we have scarcely got any for the last few years; I used to get from 20 to 30 in a season; now we get about five or six in June, July and August. These are the grawl: some white trout go up there. I think they are getting less trout now than they used. Last summer was particularly bad; before that, I suppose, I would get six trout in a day; the trout run from 2 lbs. to 2 $\frac{1}{2}$ lbs. I used a net only last year; it was under the authority of Captain Styles; I caught about 24 or 25 salmon, and about 150 white trout. About the middle of June we get white trout, and from that back we get the salmon. There is only one net used there; that was used before me by the same authority; Captain Styles gets, as rent, 1 cwt. of fish. There is a fishing-box at Killygordan, nine miles from Strabane; one box only. I used a net of smaller mesh than this (7-inch); I do not know the legal mesh. The net I got I used; it was handed over to me. I have got them fined three times for fishing in the box on Sunday. I think it would not make much odds to reduce the size of the mesh. I am Mr. Cornwall's keeper; he is desirous that I should get a water-keeper's warrant.

Angling.

Net Fishing.

Mesh.

Mr. Daniel undertakes that the warrant shall be given.

JAMES REYNOLDS; sword.

Mesh. I AM in Sir Edward Hayes' employment; he has a fishery in the Finn at Drumbo; I was directed by him to come here to object to the small mesh. I am an angler; I think the large mesh would be better, because it would let some sport up to us; I do not angle for trout; we never fish any in Sir Edward Hayes' fishery. I went out once to fish, and I never bothered it since. I am not aware of any persons angling in Sir E. Hayes' water; there is no fishery there. I believe salmon go up, for they are caught by Captain Styles, who is above us; there are splendid holes there, but I never saw any fish in them. Captain Styles is about 1½ miles above us. I caught nothing the day I went out, and then I did not go out any more. No one fishes in this fishery. Sir Edward objects to the change in the mesh.

Mr. Clarke.] My decided impression is, that the trout are preponderating over the salmon, and that if the 6-inch mesh be granted, the law will be carried out, and the upper proprietors will get more trout than they do now.

Mr. Ffennell.] I cannot, of course, tell whether the application will be acceded to or not by the Commissioners; I cannot say what the decision may be, but if it were in favour of granting the application, the change could only be effected by means of a bye-law, and the publication and legal steps connected with this will take, at the least, six months after its approval by the Lord Lieutenant in Council.

I make this observation, in order to guard against an undue expectation of the change being rapidly effected, if the Commissioners should consider it right to comply with the application.

Mr. Daniel then handed in portions of nets of the 7, 6, and 5-inch mesh, and the meeting terminated.

(signed) *M. P. Brophy.*

24 December 1859.

Sir,

Londonderry, 25 February 1860.

I AM directed by the Board of Conservators to request you will again fetch before the Commissioners of Fisheries the subject of a unanimous resolution of this Board on the 20th of April last, regarding the size of the mesh of salmon nets, and beg a reply, if possible, next week, as the time is now at hand for preparing the nets for the ensuing season, and the Conservators, feeling strongly the necessity of the proposed change, are desirous it should be introduced as soon as possible.

I am, &c.

(signed) *John Rankin, Clerk.*

E. Hornsby, Esq.

Sir,

Office of Public Works, Dublin,
24 March 1860.

I AM directed to state, for the information of the Conservators of the Londonderry District, that the Board, having taken the proposed reduction in the size of the meshes of nets into consideration, have come to the resolution that they do not think that at present any alteration should be made in the size of the mesh as by law established.

It further appears to the Board, that the habit of paying the men employed in fishing by the trout caught is injudicious, and injurious to the fishery.

I am, &c.

(signed) *Edwd. Hornsby,*
Secretary.

John Rankin, Esq., Derry.

Sir,

Londonderry, 1 September 1860.

I WILL feel much obliged if you will have the goodness to move the Board to re-consider my application to be allowed to use, for the capture of salmon in the River Foyle, nets with meshes of 5 inches instead of 7 inches in the round.

It is of much greater importance to the interest of the Salmon Fisheries of this district that this permission should be granted by the Board than I can explain
by

by letter. However, I feel confident that it has been proved to Mr. Ffennell's satisfaction, in his late investigation here, that there are particular circumstances connected with this district which render a departure from the fixed rule of the 7-inch mesh more necessary for the welfare of the Salmon Fisheries here than in any other district in Ireland, and I am sure Mr. Ffennell will certify this to be the fact.

I have explained to Mr. Brady, in his late visit to this district, the more recent peculiar circumstances connected with this case, and have requested him to explain the same to the Board.

Edward Hornsby, Esq.,
Secretary,
Board of Works.

I am, &c.
(signed) *Robert Allen.*

FISHERIES (IRELAND).

COPY of APPLICATIONS made to the COMMISSIONERS of FISHERIES in *Ireland*, by the BOARD of CONSERVATORS or other Persons in the Districts of *Ballina* and *Londonderry*, to reduce the size of the Meshes of NETS used for the Capture of TROUT, and of the RECORDS of any PROCEEDINGS taken thereon ; &c.

(*Mr. Butt.*)

*Ordered, by The House of Commons, to be Printed,
30 June 1863.*

400.

Under 4 oz.

SALMON.

RETURN to an Order of the Honourable The House of Commons,
dated 20th March 1863;—for,

A RETURN “of the VALUE of BRITISH SALMON Exported from the UNITED KINGDOM in each Month of the Year 1862; showing the Ports from which the same was Exported.”

MONTHS.	SALMON (OF BRITISH TAKING) EXPORTED FROM THE UNITED KINGDOM.									
	FROM									
	London.	Folkestone.	Newhaven.	Dover.	Bristol.	Liverpool.	Leith.	Greenock.	Glasgow.	All Ports of the United Kingdom.
YEAR 1862:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
January -	315	138	-	-	-	65	-	-	-	518
February -	295	677	-	-	-	596	-	-	-	1,568
March -	370	662	589	-	-	140	-	-	-	1,761
April -	557	792	126	-	-	325	-	-	67	1,867
May -	454	815	22	-	20	8	-	-	-	1,319
June -	296	1,033	41	-	-	70	-	-	-	1,440
July -	1,765	1,752	2,223	-	-	102	26	35	-	5,903
August -	4,196	1,849	2,422	98	-	475	-	-	-	9,040
September -	4,765	1,761	826	11	-	844	-	-	7	8,214
October -	3,313	512	10	-	-	684	-	-	25	4,544
November -	2,118	475	-	-	-	347	-	-	13	2,953
December -	1,478	416	-	-	-	621	-	-	15	2,530
£.	19,922	10,882	6,259	109	20	4,277	26	35	127	41,657

Note.—The foregoing Statement shows the Value of all Salmon exported from the United Kingdom under that specific designation.

Of the export of Salmon preserved, in tins or otherwise, to which the general description of “Provisions” may have been attached in the entries at the Custom House, no Return can be furnished.

Office of the Inspector General of Imports and Exports, }
Custom House, London, 24 March 1863.

John A. Messenger.

SALMON.

RETURN of the VALUE of BRITISH SALMON
Exported from the UNITED KINGDOM in each
Month of the Year 1862; showing the Ports
from which the same was Exported.

(*Mr. Robert Duff.*)

*Ordered, by The House of Commons, to be Printed,
26 March 1863.*

SALMON FISHERIES (IRELAND).

RETURN to an Order of the Honourable The House of Commons,
dated 19 March 1863 ;—for,

A NOMINAL RETURN “of every SALMON FISHERY in *Ireland*, and the POOR LAW VALUATION of each ; and the Amount of LICENCE DUTY Paid in 1862 for the different Modes of, and Engines for, Catching SALMON, detailing the Amount paid for each Mode and Engine.”

Office of Public Works, Dublin, }
23 April 1863.

By Order,
E. HORNSBY, Secretary.

NOMINAL RETURN of every SALMON FISHERY in *Ireland*, and the POOR LAW VALUATION of each.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Ardee - - -	Castlebellingham -	Denis M'Keon - - -	Sir A. Bellingham - - -	1 - -
Ballina - - -	Ballina - - -	Mary Anne Little - - -	- - - - -	182 - -
	Ballysakeery - - -	" - - -	- - - - -	330 - -
Ballycastle - -	Ballintoy - - -	Alexander G. Fullerton - -	In fee - - - - -	75 - -
	Ditto - - -	Henry James Charles and Jane Kelly.	Alexander G. Fullerton -	4 10 -
	Ballycastle - - -	John M'Gildowney - - -	In fee - - - - -	15 - -
	Ditto - - -	Alexander Boyd - - -	" - - - - -	30 - -
	Crough - - -	Robert Stewart - - -	Sir E. C. W. Macnaughton -	45 - -
	Ditto - - -	" - - -	James E. Leslie - - -	30 - -
	Cushendall - - -	Archibald and James M'Kee-gan.	Denis Black and Ralph Gore.	8 - -
	Ditto - - -	" - - -	Earl of Antrim - - -	6 - -
	Ditto - - -	Nicholas D. Cromelin - -	In fee - - - - -	8 10 -
	Cushleake - - -	" - - -	Earl of Antrim - - -	12 - -
	Dunseverick - - -	Francis S. Mill - - -	John C. Anderson - - -	75 - -
	Glennakeeran - -	John Reany - - -	Earl of Antrim - - -	30 - -
	Ramoan - - -	John Wilkinson - - -	Reps. Hugh Boyd - - -	14 - -
		Samuel Woodside - - -		14 - -
		Alexander M'Coy - - -		14 - -
	Ditto - - -	Archibald Wilkinson - -	Roswell A. King - - -	20 - -
	Red Bay - - -	John M'Intosh - - -	Henry H. M'Neill - - -	8 - -
Ballyshannon -	Ballyshannon - -	Simon Sheill, M. D. - -	Thomas Connolly - - -	120 - -
	Ditto - - -	" - - -	" - - - - -	190 - -
	Ditto - - -	" - - -	" - - - - -	34 - -
	Ditto - - -	" - - -	" - - - - -	96 - -
	Bundoran - - -	" - - -	" - - - - -	205 - -
	Ditto - - -	" - - -	" - - - - -	35 - -
	Ditto - - -	Patrick Cassidy - - -	Reps. Robert Dickson - -	100 - -
	Carrickboy - - -	Simon Sheill, M. D. - -	Thomas Connolly - - -	100 - -
	Ditto - - -	" - - -	" - - - - -	85 - -
	Tullaghan - - -	Patrick Cassidy - - -	Hon. John Massy - - -	100 - -
	Ditto - - -	Col. H. W. Barton - - -	In fee - - - - -	8 - -
	Ditto - - -	Robert Ellis - - -	Col. H. W. Barton - - -	2 - -
	Ditto - - -	Roger Dawdigan - - -	Robert Ellis - - -	2 - -
	Ditto - - -	Michael Cassidy - - -	" - - - - -	2 - -
Bandon - - -	Ballymoodan - -	Edmund Bell - - -	Duke of Devonshire - -	2 10 -
	Kilbrogan - - -	" - - -	" - - - - -	2 10 -
Bantry - - -	Bantry - - -	William Tisdall - - -	Earl of Kenmare - - -	6 - -
	Ditto - - -	John S. Lalor - - -	" - - - - -	9 - -
	Ditto - - -	Denis M'Grath - - -	" - - - - -	6 - -
	Ditto - - -	John Lucy - - -	" - - - - -	2 10 -
	Ditto - - -	Vacant - - -	Earl of Bantry - - -	2 10 -
	Ditto - - -	John Lucy - - -	Reps. Daniel O'Sullivan -	7 - -
	Kilcaskan - - -	Earl of Bantry - - -	In fee - - - - -	4 10 -
	Ditto - - -	" - - -	" - - - - -	4 10 -
	Ditto - - -	" - - -	" - - - - -	4 10 -

Nominal RETURN of every Salmon Fishery in *Ireland*, and the Poor Law Valuation of each—*continued*.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Bantry - -	Glengariff - -	Emanuel Hutchins - -	In fee - - - -	3 - -
	Ditto - -	Robert H. E. White, jun. - -	" - - - -	3 - -
	Ditto - -	John Daly - - - -	Earl of Bantry - - - -	3 - -
	Ditto - -	Robert H. E. White, jun. - -	In fee - - - -	2 - -
	Ditto - -	Samuel Sullivan - - - -	Earl of Bantry - - - -	2 10 -
	Ditto - -	Robert Warren - - - -	" - - - -	2 10 -
	Ditto - -	Thomas Curtayne - - - -	Robert H. E. White - - - -	5 10 -
Belmullet - -	Ditto - -	Robert H. E. White - - - -	In fee - - - -	3 - -
	Goolamore - -	Messrs. Anderson and Petrie - -	Letitia M'Andrew - - - -	30 - -
	Rathhill - -	John Little - - - -	Anne Bingham - - - -	18 - -
Cahersiveen - -	Ditto - -	John Ross Forde - - - -	Thomas Carter - - - -	15 - -
	Ballinskelligs - -	John Hector - - - -	Major-General Thomas Burke - -	5 - -
Clifden - -	Lough Currane - -	James Butler - - - -	Caleb Chute - - - -	100 - -
	Moyrus - -	Robert M'Cready - - - -	Law Life Assurance Company - -	45 - -
	Cusackillery - -	Colin H. Thompson - - - -	In fee - - - -	15 - -
Coleraine - -	Derryeunlagh - -	John Robertson - - - -	Law Life Assurance Company - -	150 - -
	Rinvoyle - -	Patrick M'Cauley - - - -	Edgar H. Blake - - - -	30 - -
	Coleraine - -	Robert Allen - - - -	Hon. Irish Society - - - -	220 - -
	Portstewart - -	Henry O'Neill - - - -	Alexander Sheldan and Repts. William N. Campbell.	150 - -
	Ditto - -	William Gregg, jun. - - - -	John Cromie - - - -	30 - -
	Ditto - -	Robert Allen - - - -	Hon. Irish Society - - - -	170 - -
	Somerset - -	" - - - -	" - - - -	55 - -
	Downhill - -	John M'Keernan - - - -	Sir H. H. Bruce, Bart. - - - -	5 - -
	Agivey - -	Bryan Dempsey - - - -	Andrew Clarke - - - -	30 - -
	Portrush - -	Thomas Black - - - -	Earl of Antrim - - - -	300 - -
Cork - -	Ditto - -	Charles Douglas - - - -	Thomas Black - - - -	35 - -
	Ditto - -	" - - - -	" - - - -	70 - -
	Bushmills - -	" - - - -	" - - - -	55 - -
	Ditto - -	" - - - -	" - - - -	70 - -
	Queenstown - -	William Penrose - - - -	Bernard R. Shaw - - - -	25 - -
	Ditto - -	Edward R. Townsend - - - -	Reps. Joseph H. Bennett - - - -	50 - -
	Ditto - -	Hon. Robert Hare - - - -	" - - - -	25 - -
	Ditto - -	Sampson J. W. Trench - - - -	Thomas H. Sarsfield - - - -	75 - -
	Carrigaline - -	Daniel Connor - - - -	In fee - - - -	5 - -
	Cork (South Ward)	Vacant - - - -	Daniel Lenihan - - - -	5 - -
Dingle - -	Ditto - -	Joseph Richey - - - -	Joseph W. Richie - - - -	1 - -
	Cork (West Ward)	Daniel Lenihan - - - -	Immediate lessor - - - -	5 5 -
	Cork (Bishopstown Ward).	Vacant - - - -	Duke of Devonshire - - - -	20 - -
	Lack - -	Henry William Dodd - - - -	The M'Gillycuddy - - - -	5 - -
	Ditto - -	Francis Ashe, sen. - - - -	Reps. Lord Ventry - - - -	3 - -
	Donegal - -	James Glass - - - -	William R. Tredennick - - - -	8 - -
	Ditto - -	" - - - -	" - - - -	8 - -
	Ditto - -	Marquis of Conyngham - - - -	In fee - - - -	12 - -
	Ditto - -	Robert Russell - - - -	Sarah M'Donnell - - - -	5 - -
	Ditto - -	James Hawkins - - - -	In fee - - - -	8 - -
Drogheda - -	Ditto - -	George M'Neely - - - -	James Hawkins - - - -	8 - -
	Boneyglan - -	William Sinclair - - - -	In fee - - - -	12 - -
	Donegal - -	Earl of Arran - - - -	" - - - -	15 - -
	Ballintrea - -	Arthur H. Forster - - - -	Trinity College - - - -	1 - -
	St. Mary's - -	Margaret Rourke - - - -	Alexander Norman - - - -	30 - -
	Ditto - -	William Malone - - - -	Henry B. Coddington - - - -	45 - -
	Duleek - -	Michael Gogan - - - -	Reps. J. M'Dermott - - - -	8 - -
	Clogher - -	Robert and Alexander New- comen.	Arthur Newcomen - - - -	10 - -
	Ditto - -	Thomas Kirk, jun., and James M'Cawley.	John Godley - - - -	10 - -
	Mellefont - -	Patrick Maguire - - - -	Charles A. Caldwell - - - -	8 - -
Dromore, West - -	Castleconor, West - -	William Petrie - - - -	John W. Stratford - - - -	85 - -
		Thomas Anderson - - - -		
	Ditto - -	Margaret Little and Andrew Clarke.	Earl of Arran and partners - -	250 - -
Dublin, North - -	Easky - -	Richard Brinkly - - - -	In fee - - - -	17 - -
	Easky, West - -	Michael Fenton - - - -	Godfrey Brereton - - - -	15 - -
	Kilglass - -	William Little - - - -	Robert Orme - - - -	15 - -
	Castleknock - -	Thomas Conolly - - - -	Corporation of Dublin - - - -	35 - -
	Clontarf - -	F. E. Kimberley - - - -	" - - - -	10 - -
Dunfanaghy - -	Crossroads - -	Wybrants Olpherts - - - -	In fee - - - -	3 - -
	Magheraclogher - -	James Daniel - - - -	Lord George A. Hill - - - -	40 - -
	Ditto - -	Isaac Daniel - - - -	" - - - -	10 - -
	Doe Castle - -	Alexander M'Crea Madison - -	George V. Hart - - - -	30 - -
	Dunfanaghy - -	" - - - -	Rev. Charles F. Stewart - - - -	10 - -

Nominal RETURN of every Salmon Fishery in Ireland, and the Poor Law Valuation of each—continued.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Dunfanaghy -	Ards - - -	Alexander M'Crea Madison	Alexander J. R. Stewart -	2 - -
Dungarvan -	Dromana - -	Garret Dalton - - -	Lord Stuart de Decies -	5 - -
	Dromore - -	Maurice Hickey - - -		2 - -
		William Collins - - -	John Hargrave - - -	2 - -
		Edward Healy - - -		3 - -
	Ditto - - -	Michael M'Carthy - - -	Sir Richard Musgrave, Bart. }	2 10 -
		Richard Browne - - -		2 10 -
	Ditto - - -	Edmund Cotter - - -	Catherine Dower - - -	5 - -
Galway - - -	Galway (West Ward)	John Miller - - -	Thomas and Edward Ashworth.	500 - -
	Killanin - -	Rev. Mr. Darling - - -	George Morris - - -	10 - -
Glenties - -	Dawros - -	Marquis of Conyngham	In fee - - -	25 - -
	Adara - - -		Horatio G. M. Stewart -	5 - -
	Ditto - - -	Horatio G. M. Stewart	In fee - - -	15 - -
	Ditto - - -	John B. Evans - - -	Rev. G. N. Tredennick -	2 - -
	Largymore -	George V. Wilson - - -	Horatio G. M. Stewart -	8 - -
	Crownarad -	" - - -	Rev. G. N. Tredennick -	5 - -
	Killybegs -	John Bustard - - -	In fee - - -	5 - -
	Glenleheen -	Isaac Daniel - - -	Marquis of Conyngham -	5 - -
	Doochary - -	" - - -	Thomas Conolly - - -	5 - -
Glin - - -	Tarbert - -	James Pim - - -	Thomas O'Connor - - -	10 - -
	Ditto - - -	" - - -	Captain R. Leslie - - -	15 - -
	Ditto - - -	William Sandes - - -	Reps. Pierce Mahony - -	5 - -
	Ditto - - -	James Pim - - -	Captain R. Leslie - - -	15 - -
	Fleanmore -	Earl of Clare - - -	In fee - - -	11 10 -
	Ditto - - -	James Browne - - -	Charles Minchin - - -	9 - -
	Glin - - -	Margaret Putland - - -		
		Peter Cassidy - - -	Knight of Glin - - -	40 - -
		John Jameson - - -		
	Ditto - - -	James Browne - - -	Richard Standish - - -	8 - -
	Ditto - - -	Stephen Pegum - - -	Knight of Glin - - -	12 - -
	Ditto - - -	W. B. Barrington - - -	John O'Leary - - -	1 - -
	Ditto - - -	Margaret Putland - - -		
		Peter Cassidy - - -	Knight of Glin - - -	9 - -
		John Jameson - - -		
	Ditto - - -	Rev. Richard Fitzgerald	" - - -	6 - -
	Loghill - -	James Browne - - -	Lord Monteagle - - -	10 - -
	Ditto - - -	Martin M'Namara - - -	Richard Bateson - - -	1 - -
	Ditto - - -	Patrick Griffin - - -	Thomas Royse - - -	11 10 -
	Shanagolden	James Browne - - -	Lord Monteagle - - -	10 - -
	Ditto - - -			12 - -
	Ditto - - -	James M'Kenna - - -	Lord Clare - - -	5 - -
Granard - -	Kilgolagh -	G. Montgomery - - -	Hon. S. R. Maxwell - -	3 10 -
	Finnea - - -	Thomas O'Reilly - - -	William Ormsby Gore -	3 10 -
Inishowen -	Twimone - -	Charles M'Kenney - - -	E. M. M'Clelland - - -	6 - -
	Ditto - - -	Bernard Sheffry - - -	James S. Nicholson - -	3 - -
	Dunaff - - -	Richard Devlin - - -	George Harvey - - -	6 - -
	Ditto - - -	Edward Devlin - - -	Free - - -	5 - -
	Green Castle	Charles M'Kenney - - -	Rev. S. Montgomery - -	6 - -
	Ditto - - -	William M'Dermott - - -	James Nicholson - - -	3 - -
		Charles M'Kenney - - -		3 - -
	Culdaff - -	Thomas Jackson - - -	George Young - - -	32 - -
	Buncrana - -	Jonathan Richardson -	In fee - - -	30 - -
Kenmare - -	Tahallia - -	Richard Mahony - - -	In fee, and M. B. Drummond	30 - -
	Dromore - -	" - - -	In fee - - -	30 - -
	Cappagh - -	Richard J. T. Orpen - -	Provost and Fellows, T.C. D.	2 - -
	Ditto - - -	Lord Ashtown - - -	Richard J. T. Orpen - -	2 - -
	Kenmare - -	William S. Trench - - -	Marquis of Lansdowne -	8 - -
Killadysert -	Killadysert -	John Griffin - - -	James Kelly - - -	5 - -
	Kiliofin - -	Daniel Molony, jun. - -	Col. Luke White - - -	53 - -
	Ditto - - -	Denis M'Auliffe - - -	John Whitestone - - -	5 - -
	Ditto - - -	Daniel Molony - - -	Hon. Board of Ordnance	10 - -
	Ditto - - -	Simon M'Auliffe, jun. -	Col. Vandeleur - - -	8 - -
	Ditto - - -	James Browne - - -	Col. Luke White - - -	10 - -
	Ditto - - -	Simon M'Auliffe, jun. -	Col. Vandeleur - - -	10 - -
	Ditto - - -	Marcus Sheehy - - -	" - - -	6 - -
	Ditto - - -	Simon M'Auliffe, and others	" - - -	5 - -
	Ditto - - -	William Kennedy - - -	Thomas R. Henn - - -	10 - -
	Rinealow - -	Stephen Cunningham - -	Bryan O'Loughlin - - -	5 - -
	Ditto - - -	William Kennedy - - -	Edmund Power - - -	5 - -
	Ditto - - -	James O'Neill, and others	Patrick Minitier - - -	5 - -

Nominal RETURN of every Salmon Fishery in *Ireland*, and the Poor Law Valuation of each—*continued*.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Killala - -	Lackan, North -	Matthew Flynn - - -	Col. Charles Knox - -	4 - -
	Lackan, South -	Messrs. Petrie and Anderson	John M'Naughton - -	30 - -
Killarney - -	Ditto - -	William Little - - -	Rev. Charles L. Thomas	15 - -
	Killarney - -	Rev. Richard Herbert	In fee - - -	7 10 -
	Ditto - -	John Spillane - - -	Earl of Kenmare - -	2 10 -
	Ditto - -	" - - -	" - - -	2 10 -
	Muckross - -	Col. Henry A. Herbert	In fee - - -	12 10 -
	Ditto - -	" - - -	" - - -	2 10 -
	Ditto - -	Robert Tanagerney - -	Col. Henry A. Herbert	14 - -
	Ditto - -	Col. Henry A. Herbert	Martin Lawlor - -	8 - -
	Ditto - -	John Spillane - - -	Earl of Kenmare - -	18 15 -
	Ditto - -	" - - -	" - - -	2 10 -
	Ditto - -	Col. Henry A. Herbert	" - - -	2 10 -
	Ditto - -	" - - -	" - - -	18 15 -
	Ditto - -	" - - -	" - - -	2 10 -
	Ditto - -	" - - -	" - - -	2 10 -
	Ditto - -	" - - -	" - - -	2 10 -
	Lahard - -	" - - -	" - - -	1 15 -
	Dunloe - -	Rev. John F. Day - -	In fee - - -	1 10 -
	Ditto - -	Daniel Mahony - - -	Reps. Thomas H. Broderick	1 - -
	Churchtown -	Sir Rowland Blennerhassett	In fee - - -	1 5 -
	Kilbonane - -	Captain Oliver D. Stokes	" - - -	1 5 -
	Dromin - -	Martin Burke - - -	William Mayberry - -	1 - -
	Ditto - -	Robert Burke - - -	" - - -	1 - -
	Ditto - -	Peter Sullivan - - -	John Marshall Day - -	1 15 -
	Ditto - -	Matthew Moroney - -	" - - -	1 15 -
	Milltown - -	Henry W. Dodd - - -	Sir W. D. Godfrey, Bart.	8 - -
	Ditto - -	" - - -	" - - -	40 - -
	Ditto - -	" - - -	Rev. Edward Day - -	25 - -
	Ditto - -	" - - -	Sir W. D. Godfrey, Bart.	20 - -
	Killorglin - -	Rev. W. De Moleyns - -	In fee - - -	2 10 -
	Ditto - -	Samuel Keyes & Co. - -	Reps. Lord Ventry - -	40 - -
	Ditto - -	Rev. W. De Moleyns - -	" - - -	20 - -
	Ditto - -	" - - -	" - - -	20 - -
	Ditto - -	Henry William Dodd - -	Sir W. D. Godfrey, Bart.	20 - -
	Ditto - -	Rev. W. De Moleyns - -	Reps. Lord Ventry - -	20 - -
	Caragh - -	Reps. Jane Foley, sen. -	The O'Donoughoe - -	45 - -
	Ditto - -	Henry William Dodd - -	Edward Mahony - -	1 10 -
	Ditto - -	Thomas Power - - -	" - - -	1 10 -
	Ditto - -	" - - -	The O'Donoughoe - -	5 - -
	Ditto - -	Mary Shea - - -	" - - -	8 - -
	Ditto - -	Daniel E. Sullivan - -	Edward Mahony - -	10 - -
	Ditto - -	Henry W. Dodd - - -	" - - -	15 - -
	Ditto - -	Thomas Power - - -	" - - -	15 - -
	Ditto - -	Captain Oliver D. Stokes	Rev. Robert D. Denny -	5 - -
	Ditto - -	Henry W. Dodd - - -	Edward Mahony - -	45 - -
	Ditto - -	Thomas Power - - -	" - - -	45 - -
	Ditto - -	Daniel E. Sullivan - -	" - - -	3 - -
	Ditto - -	Henry W. Dodd - - -	" - - -	1 - -
	Ditto - -	Thomas Power - - -	" - - -	1 - -
	Ditto - -	Daniel E. Sullivan - -	H. W. Dodd & Thomas Power	10 - -
Kilrush - -	Doonbeg - -	Michael Lynch - - -	William Stackpoole - -	12 - -
	Killard - -	Patrick Trawley - - -	John Scott - - -	3 - -
	Killinver - -	Robert W. C. Reeves - -	In fee - - -	70 - -
	Ditto - -	Thomas Stapleton - -	Robert W. C. Reeves - -	5 - -
	Ditto - -	Thomas Pegium - - -	" - - -	12 - -
	Kilrush - -	John Slattery - - -	Col. C. M. Vandeleur - -	6 - -
	Ditto - -	Simon M'Auliffe - - -	" - - -	13 - -
	Ditto - -	James Connell - - -	" - - -	5 - -
	Ditto - -	Daniel Boland - - -	" - - -	6 10 -
	Ditto - -	James Connell, and others	" - - -	5 - -
	Ditto - -	" - - -	" - - -	5 - -
	Ditto - -	Denis M'Auliffe, and others	Patrick Brennan - -	5 - -
	Ditto - -	Frank Conneil - - -	Jeremiah Hehir - -	10 - -
	Ditto - -	Denis M'Auliffe - - -	Michael Scanlon - -	5 - -
	Ditto - -	Frank Connell - - -	John Melican - - -	5 - -
	Ditto - -	Denis M'Auliffe - - -	Michael Griffin - -	5 - -
	Knock - -	John Houlihan - - -	Colonel Hickman - -	12 - -
	Ditto - -	Elizabeth Hodnett - -	" - - -	50 - -
	Ditto - -	Michael Colpoys - - -	" - - -	30 - -
	Ditto - -	Mary Colpoys - - -	" - - -	20 - -
	Querrin - -	Simon M'Auliffe - - -	Robert H. Borough - -	5 - -
	St. Martins - -	" - - -	" - - -	5 - -

Nominal RETURN of every Salmon Fishery in *Ireland*, and the Poor Law Valuation of each—*continued*.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Larne - -	Glenarm - -	Earl of Antrim - -	In fee - - -	5 - -
Limerick - -	Cratloe - -	Stafford O'Brien - -	" - - -	20 - -
	Kiltenanlea - -	Patrick Cullen - -	Sir H. D. Massy, Bart. - -	3 10 -
	Ditto - -	James O'Grady - -	Rev. Charles Minchin - -	1 10 -
	Ditto - -	Hayes O'Grady - -	Mrs. O'Callaghan - -	3 - -
	Ditto - -	James O'Grady - -	Nathaniel A. Robbins - -	2 - -
	Ditto - -	Berkley Vincent - -	Sir H. D. Massy, Bart. - -	10 - -
	Ditto - -	Sir H. D. Massy, Bart. - -	In fee - - -	35 - -
	Ditto - -	Standish O'Grady - -	Sir H. D. Massy, Bart. - -	10 - -
	O'Briensbridge - -	Denis O'Brien and others - -	Reps. George Davis - -	1 10 -
	Ballyvarra - -	Col. John Vandeleur - -	Eyre Lloyd - - -	20 - -
	Ditto - -	William Phelps - -	" - - -	18 - -
	Castleconnell - -	John, Geo., and Denis O'Brien - -	Sir R. De Burgho, Bart. - -	2 - -
	Ditto - -	James M'Nabb - -	" - - -	3 10 -
	Ditto - -	Sir R. De Burgho, Bart. - -	In fee - - -	1 10 -
	Ditto - -	John S. Dwyer - -	" - - -	2 10 -
	Ditto - -	Lord Massy - -	" - - -	16 - -
	Limerick (Abbey Ward). - -	Messrs. Malcolmson - -	Corporation of Limerick - -	200 - -
Lismore - -	Dromore - -	Michael Whelan - -	Duke of Devonshire - -	2 15 -
	Ditto - -	Christopher Usher - -	In fee - - -	8 - -
	Ditto - -	James Dawley - -	Lord Stuart de Decies - -	2 15 -
		James Browne - -	" - - -	" - -
	Ditto - -	John Rice - -	John Kiely - - -	11 - -
	Ditto - -	Richard Walsh - -	Sir R. Musgrave, Bart. - -	7 - -
	Ditto - -	John M'Grath - -	John Keffe - - -	2 15 -
	Ditto - -	William Brown - -	Sir R. Musgrave, Bart. - -	11 - -
	Kilwatermoy, East - -	Robert P. Maxwell - -	Duke of Devonshire - -	2 15 -
	Ditto - -	" - - -	" - - -	2 15 -
	Ditto - -	Richard Walsh - -	Catherine Smith - -	2 15 -
	Ballyin - -	Wilson F. Foley - -	Duke of Devonshire - -	400 - -
		Richard Cliffe - -	" - - -	" - -
	Kilcoekan - -	John Fitzgerald - -	Immediate lessor - -	4 - -
		" - - -	" - - -	4 - -
	Ditto - -	Mary Walsh (Pat) - -	Michael White - - -	8 - -
	Ditto - -	Matthew Hurley - -	John Kiely, jun. - -	4 - -
		Patrick Sliney - -	" - - -	4 - -
	Ditto - -	Patrick Mansfield - -	Immediate lessor - -	11 - -
Lismore - -	Kilcoekan - -	John Neill - -	Rev. George Gumbleton - -	4 - -
	Ditto - -	William Hennessy - -	" - - -	4 - -
	Ditto - -	Michael White - -	John Kiely - - -	4 - -
	Ditto - -	William Murphy - -	" - - -	4 - -
	Lismore - -	James Mangan - -	Duke of Devonshire - -	2 15 -
	Ditto - -	Michael Barry (James) - -	" - - -	2 15 -
	Ditto - -	Edmond Evans - -	" - - -	2 15 -
	Ditto - -	John Connell - -	" - - -	2 15 -
	Ditto - -	Thomas Hannigan - -	" - - -	2 15 -
	Ditto - -	John Leahy - -	" - - -	2 15 -
Listowel - -	Beal - -	Alicia Wren - -	Earl of Listowel - -	5 - -
	Astee - -	" - - -	Leslie Wren - - -	5 - -
	Ditto - -	William C. Hickie - -	Charles Sandes - - -	5 - -
	Carrig - -	John Hoare - -	Mary Mulcare - - -	5 - -
	Ditto - -	James Browne - -	Immediate lessor - -	5 - -
	Killehenry - -	George Hewson - -	Henry B. Harene - - -	20 - -
	Ditto - -	Stephen Pegum - -	John Langford - - -	3 - -
	Ballyconry - -	" - - -	Major General N. M. Stack - -	4 10 -
	Ardagh - -	George Hewson - -	William M. Hickson - -	10 - -
	Ditto - -	Rev. Edward F. Day - -	In fee - - -	5 - -
	Ballyduff - -	Richard Pierce - -	Thomas A. Stoughton - -	5 - -
Londonderry - -	Waterside - -	Robert Allen - -	Honourable Irish Society - -	144 15 -
	Fahan - -	Abraham Stewart - -	Thomas Norman and Reps. - -	6 - -
		" - - -	Rev. Robert Norman. - -	" - -
	Glendermott - -	Robert Allen - -	Honourable Irish Society - -	72 5 -
	Killea - -	" - - -	" - - -	72 - -
	Lough Enagh - -	" - - -	" - - -	253 15 -
	Lower Liberties - -	" - - -	" - - -	326 - -
	Three Trees - -	" - - -	" - - -	8 15 -
	Upper Liberties - -	" - - -	" - - -	72 5 -
Magherafelt - -	Castle Dawson - -	J. Colgan and Patrick Meenan - -	John O'Neill - - -	250 - -
Milford - -	Rathmelton - -	Sir James Stewart - -	In fee - - -	75 - -
	Glen - -	Alexander Maddeson - -	George V. Harte - - -	30 - -
Navan - -	Painestown - -	James Cruise - -	Marquis of Conyngham - -	15 - -
	Ditto - -	Charles W. Osborne - -	Marquis of Drogheda - -	8 10 -
	Slane - -	Marquis of Conyngham - -	In fee - - -	10 - -

Nominal RETURN of every Salmon Fishery in *Ireland*, and the Poor Law Valuation of each—*continued*.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Newport - -	Ballycrov, North -	Messrs. Petrie & Anderson -	Rev. Archer Clive - -	130 - -
	Derryloughan -	Sir R. A. O'Donnell, Bart. -	In fee - - - -	80 - -
	Newport, East -	William T. Wyndham -	Captain A. W. Wyndham -	25 - -
	Ditto - - -	Alexander Hector - -	Marquis of Sligo - -	25 - -
	Slievemore - -	" - - - -	Murray M. Blacker and other	50 - -
New Ross - -	Oldcourt - - -	Patrick Byrne - - -	Edward William Nunn -	7 - -
	Ditto - - -	Thomas Murphy - - -	John C. Glascott - -	7 - -
	Kilmokea - - -	Bridget Butler - - -	Samuel King - - -	3 10 -
	Ditto - - -	James Kavanagh - - -	" - - - -	5 - -
	Ditto - - -	Pierce Cox and Patrick Hunt	" - - - -	12 - -
		{ John Bennett - - -		5 - -
	Ditto - - -	{ John Sherlock - - -	{ Nicholas M. Power - -	5 - -
		{ George Kent - - -		22 - -
	Ballyhack - - -	Anthony Wallace - - -	Lord Templemore - -	7 - -
	Ditto - - -	Michael Doyle - - -	" - - - -	25 - -
	Ditto - - -	Michael Hayes - - -	" - - - -	120 - -
	Ditto - - -	Abraham Stephens - -	" - - - -	20 - -
	Templetown - -	James Ryan - - -	Marquis of Ely - - -	75 - -
	Fethard - - -	William Rossiter - - -	" - - - -	10 - -
	Shanboagh - -	Michael Irish - - -	James Mackessy - - -	8 - -
	Ditto - - -	Walter Sweetman - - -	In fee - - - -	5 - -
Newtownlimavady	Bellarena - - -	Sir F. W. Heygate, Bart. -	Rev. Robert Gage - -	5 - -
	Benone - - -	{ William Cust - - -	{ Lord Bishop of Derry and	4 10 -
		{ William Lorton - - -	{ Raphoe - - - -	4 10 -
	Ditto - - -	{ James McGory - - -		5 - -
		{ Richard Ross - - -	{ " - - - -	5 - -
	Ditto - - -	" - - - -	" - - - -	5 - -
	Ditto - - -	Robert Stewart - - -	Sir Henry H. Bruce, Bart. -	150 - -
	Myroe - - -	James Church - - -	In fee - - - -	5 - -
	Ditto - - -	Benjamin Lane - - -	Rev. Robert Gage - -	5 - -
Oughterard - -	Crumpaun - - -	Hon. Hely Hutchinson -	Anne Regan, George Cotting- ham, and Mrs. W. Regan.	16 - -
	Turlough - - -	James O'Hara - - -	Law Life Assurance Co. -	30 - -
Rathkeale - -	Iverus - - -	Thomas Naughton and John Ranahan.	Commissioners of Fisheries -	9 - -
Scarriff - - -	Killaloe - - -	James Crowe - - -	Lord Leconfield - - -	1 - -
	Ditto - - -	Lord Bishop of Killaloe -	Ecclesiastical Commissioners	1 - -
Skibbereen - -	Skibbereen - -	John Lewis - - -	Richard H. Becher - -	40 - -
Sligo - - -	Drumcliff, West -	Thomas Anderson and Wil- liam Petrie.	Capt. James Martin - -	100 - -
	Carney - - -	William Petrie - - -	Sir R. Gore Booth, Bart., and Messrs. Jones and O'Brien	7 10 -
	Cliffoney, South -	" - - - -	Viscount Palmerston - -	20 - -
	Ditto - - -	Hugh M'Intyre - - -	" - - - -	5 - -
	North Poor Law Ward.	Thomas Anderson and Wil- liam Petrie.	Capt. James Martin - -	25 - -
	East Ward - - -	Thomas Anderson and Wil- liam Petrie.	Capt. Abraham Martin -	25 - -
	Lissadill, East -	William Petrie - - -	Sir Robt. Gore Booth, Bart., and Messrs. Jones and O'Brien.	7 10 -
	Lissadill, North -	William Petrie - - -	Ormsby Jones - - -	28 - -
Strabane - - -	Ballymagorry -	Robert Allen - - -	Hon. Irish Society - -	130 - -
	Clonleigh, North -	" - - - -	" - - - -	220 - -
	Clonleigh, South -	" - - - -	" - - - -	20 - -
	Ditto - - -	Daniel M'Menamin - -	Earl of Erne - - -	35 - -
	Dunnalong - - -	Robert Allen - - -	Hon. Irish Society - -	340 - -
	St. Johnstown -	" - - - -	" - - - -	340 - -
	Strabane - - -	" - - - -	" - - - -	5 - -
	Ditto - - -	Daniel M'Menamin - -	Marquis of Abercorn -	25 - -
	East Urney - - -	Owen Lafferty - - -	Rev. Peter B. Maxwell -	3 - -
Stranorlar - -	Killygordan - -	Francis Mansfield - -	In fee - - - -	5 - -
Swineford - -	Toomore - - -	Standish and G. M'Dermott	" - - - -	3 - -
	Ditto - - -	John Little - - -	Lord Clanmorris - - -	24 10 -
Waterford - -	Rathpatrick - -	Anthony Cudogan - - -	John B. Burrowes - -	3 - -
	Ditto - - -	Nicholas A. Power - - -	In fee - - - -	3 - -
				6 10 -
	Ditto - - -	George Gyles - - -	Rev. Walter Gyles - -	6 - -
	Ditto - - -	Paul Anderson - - -	Reps. John Hackett - -	2 - -
	Ditto - - -	Nicholas A. Power - -	In fee - - - -	3 - -
	Kilcolumb - - -	Bridget Walsh - - -	Reps. Henry Bolton - -	3 - -
	Ditto - - -	John Brien - - -	David O. N. Power - -	3 - -

Nominal RETURN of every Salmon Fishery in *Ireland*, and the Poor Law Valuation of each—*continued*.

UNIONS.	Electoral Divisions.	Occupiers.	Immediate Lessors.	Annual Value.
				£. s. d.
Waterford - -	Kilcolumb - -	Thomas Murphy - -	Charles Kearney - -	8 10 -
	Ditto - -	Joseph Sullivan - -	William M'Grath - -	6 - -
	Ditto - -	Patrick Hunt - -	Anne Forrestal - -	10 - -
	Ditto - -	Patrick Stenneberry - -	" - -	1 - -
	Faithlegg - -	Michael Dobbyn - -	Marquis of Waterford - -	110 - -
	Ditto - -	John Walsh - -	Michael M. Power - -	7 - -
Westport - -	Croughpatrick - -	William Livingstone - -	Marquis of Sligo - -	2 10 -
	Westport - -	" - -	Earl of Lucan - -	7 10 -
	Erriff - -	Hon. David Plunket - -	Marquis of Sligo - -	50 - -
	Louisburgh - -	James William Garvey - -	" - -	4 - -
	Aillemore - -	Patrick Gibbons - -	" - -	5 - -
	Bundorragh - -	Captain William Houston - -	" - -	45 - -
Wexford - -	Rosslare - -	Michael Sinnott - -	Reps. James Boyd - -	15 - -
Youghal - -	Clonpriest - -	William Atkinson - -	Lord Ponsonby - -	15 - -
	Kilmacdonagh - -	John Walsh - -	Roger G. Davis - -	50 - -
	Youghal - -	Nelson Foley - -	Duke of Devonshire - -	15 - -
	Ditto - -	John Ronayne - -	Murdock Green - -	10 - -
	Ballyheeny - -	Mary Anne Bagge Ronayne - -	Lord Stuart de Decies - -	40 - -
	Ditto - -	John Ronayne - -	" - -	25 - -
	Ditto - -	" - -	" - -	5 - -
	Ditto - -	Richard Power - -	Trustees of Mrs. Osborne - -	10 - -
	Ditto - -	Francis Kennedy and James Hughes - -	Lord Stuart de Decies - -	100 - -
	Ditto - -	Henry T. Dinnehy - -	" - -	10 - -
	Ditto - -	Samuel Allen and Nelson Foley - -	In fee - -	15 - -
	Templemichael - -	Hon. C. Wm. Moore Smyth - -	" - -	40 - -
	Ditto - -	Michael G. Adams - -	Hon. C. W. M. Smyth - -	30 - -
	Ditto - -	Edmond M'Sweeny - -	{ John Pollock and Thomas John - - }	5 - -
	Ditto - -	" - -	Joseph Freeman - -	20 - -
	Clashmore - -	Mary Anne Bagge Ronayne - -	Earl of Huntingdon - -	25 - -
	Ditto - -	Patrick Dolan - -	" - -	45 - -
	Ditto - -	George Crotty - -	Lord Stuart de Decies - -	40 - -

AMOUNT of LICENCE DUTY paid in *Ireland*, in 1862, for the different Modes of, and Engines for, Catching Salmon, detailing the Amount paid for each Mode and Engine.

MODE of FISHING.	Amount of Licences.	MODE of FISHING.	Amount of Licences.
	£. s. d.		£. s. d.
Single rods - - - - -	967 10 -	Stake nets - - - - -	877 10 -
Cross lines - - - - -	320 6 8	Head weirs - - - - -	93 - -
Snap nets - - - - -	267 15 -	Box crib, &c. - - - - -	276 13 4
Draft nets - - - - -	917 10 -	Gap eye, &c. - - - - -	222 11 8
Drift nets - - - - -	72 10 -	Sweepers - - - - -	3 - -
Trammel nets - - - - -	65 10 -	Coghills - - - - -	41 10 -
Pole nets - - - - -	48 13 4	Loop nets - - - - -	1 - -
Bag nets - - - - -	1,016 8 4		
Fly nets - - - - -	59 3 4		
		TOTAL - - - - -	£. 5,250 11 8

Note.— In addition to the foregoing, there was paid, in 1862, as a rate on several Fisheries, as directed by the Act 11 & 12 Vict. c. 92, a sum of 166 *l.* 7 *s.*

April 1863.

SALMON FISHERIES (IRELAND).

NOMINAL RETURN of every SALMON FISHERY
in *Ireland*, and the POOR LAW VALUATION of
each; and the Amount of LICENCE DUTY paid in
1862 for the different Modes of, and Engines for,
catching SALMON, detailing the Amount paid for
each Mode and Engine.

(*Sir Hervey Bruce.*)

*Ordered, by The House of Commons, to be Printed,
29 April 1863.*

SHANNON FISHERIES.

RETURN to an Order of the Honourable The House of Commons,
dated 24 March 1863;—for,

COPIES “of any COMPLAINTS made to the Commissioners of Fisheries against
ILLEGAL WEIRS on the *Shannon*, and their Decisions thereon :”

“Of any CORRESPONDENCE that may have taken place between the Commissioners of Fisheries, the Board of Admiralty, the Harbour Board of *Limerick*, and any other Persons, with reference to a BOAT having been wrecked on a Stake Weir at *Glin*, on the *Lower Shannon*, on the 20th day of December 1862 :”

“And, of any CORRESPONDENCE that may have taken place with reference to proposed SURVEY of STAKE WEIRS on the *Lower Shannon*, between the Chamber of Commerce, *Limerick*, the Board of Admiralty, and the Board of Trade.”

The Secretary of the Admiralty to the Secretary of the Board of Public Works.

Sir,

Admiralty, 19 July 1862.

I AM commanded by my Lords Commissioners of the Admiralty to draw the attention of the Commissioners of Public Works to the great and increasing injury caused to the navigation of the River Shannon by the erection of stake weirs for taking salmon along both shores of the river.

These obstructions, it appears, have been largely constructed during the last two years, and not only remain during the fishing season, but also throughout the winter, with still more danger to the navigation during the boisterous season and long nights ; and I am directed to request that the Board of Public Works will cause proper steps to be taken for protecting the interests of navigation, by preventing for the future works of this character in any part of the river where likely to prove injurious.

I am, &c.

(signed) *J. H. Jesse*,
pro Secretary.

To the Secretary,
Board of Public Works, Dublin.

The Secretary of the Board of Public Works to the Secretary of the Admiralty.

Office of Public Works, Dublin,

9 August 1862.

Sir,

WITH reference to your letter of the 19th ultimo, wherein the Lords Commissioners of the Admiralty draw the attention of the Commissioners of Public Works to the great and increasing injury caused to the navigation of the River Shannon by the erection of stake weirs for taking salmon along both shores of the river ; that these obstructions, it appeared, had been largely increased during the last two years, and not only remain during the fishing season, but also throughout the winter, with still more danger to the navigation during the boisterous season and long nights ; and requesting that the Board of Public

Works would cause proper steps to be taken for protecting the interests of navigation by preventing for the future works of this character in any part of the river where likely to prove injurious; I am desired by the Board to submit, for consideration of their Lordships, the accompanying report from their solicitor on the subject, and, in addition to the reasons therein assigned, to state that the Board has always felt the question of obstruction to navigation was one more properly to be dealt with by the Lords of the Admiralty than by this department as Commissioners of Fisheries; the clause in the Fishery Act referred to, 5 & 6 Vict. c. 106, s. 21, being confused, if not in many cases inoperative by the previous section in the Act, while their Lordships' paramount authority is specially saved by providing that nothing therein contained shall be construed or taken to affect or abridge the powers of Her Majesty's High Court of Admiralty, or any other jurisdiction in relation to the placing or erection of such weirs, fixed nets, or contrivances.

Further, the Fishery Board have no officer belonging to the department competent to form a correct opinion with respect to obstruction to navigation, and upon whose judgment they could with safety or advantage to the public exercise the summary power given in the Act.

Under the circumstances the Board would take the liberty of submitting the propriety of the question being taken up by their Lordships as one affecting the navigation, irrespective of fishery rights or claim.

I am, &c.

(signed) *E. Hornsby*, Secretary.

The Secretary, Admiralty, London.

The Secretary of the Board of Public Works to Mr. *G. A. Hamilton*.

Sir,

9 August 1862.

I HAVE the honour to enclose herewith, for the information of the Lords Commissioners of Her Majesty's Treasury, copies of correspondence which has taken place between the Board, the Lords Commissioners, and Her Majesty's Admiralty, and the Harbour Commissioners of Limerick, relative to enforcing certain provisions of the Fishery Laws with regard to the removal of stake weirs, which are stated to be obstructions to the navigation of the River Shannon.

Geo. A. Hamilton, Esq., 'Treasury,
London, S. W.

I have, &c.

(signed) *E. Hornsby*, Secretary.

Solicitor Public Works to Board of Public Works.

STAKE WEIRS in the SHANNON.

WITH reference to this Admiralty letter of the 19th instant, in which their Lordships request that the Board will cause proper steps to be taken for protecting the interest of the navigation, by preventing for the future works of this character in any part of the river where likely to prove injurious, I beg to observe, that the subject of stake weirs has been frequently under the Board's consideration, particularly on the *Bride and Blackwater Rivers, and in Waterford Harbour; and it has been the opinion of this Board, that though the Fishery Act does contain provisions (to which I shall presently advert) giving the Board certain powers in respect of the removal of these stake weirs, still it has hitherto always been considered that the question is properly more one for the Admiralty to take up as obstructing navigation, than for the Board as protectors of the fisheries.

The Admiralty can deal with these stake weirs in a more summary way, irrespective of alleged rights of parties to erect them.

This Board's powers are to be found in the Act of Parliament referred to in the margin. Section 21, of which provides that no stake weir shall be placed so
as

* See printed Parliamentary Paper, No. 281, dated 28 May 1862.

as to be injurious or detrimental to navigation, and upon due inquiry in each case, and after summoning the owners of such weirs, the Board is authorised to declare such weirs a nuisance, and by their warrant to have them abated, but with a special saving of the Admiralty power.

The same Act of Parliament, however, in its previous provisions recognises rights to have these stake weirs in certain cases; and on a late occasion, when this Board found it necessary to take counsel's opinion with regard to the validity of the title to weirs of this kind, the Solicitor General expressed his opinion, "that great confusion had been caused by the Act above referred to in relation to those stake weirs, and other fixed engines; but that, however, it was quite clear, so far as they were illegal by reason of obstructing the navigation, the illegality remained unaffected by the provisions of the Act, and that the obstruction of the free passage of boats constitutes an obstruction to navigation just as much as the obstruction of large vessels. That the public have the right to pass and repass in ships and boats in every direction over the tidal waters, and any fixed engine which obstructs that right is a nuisance, and on that account illegal."

Now, I think it is manifest, that where the Admiralty are the proper judges of what is injurious to navigation, and have, as I presume, ample power to remove any obstruction thereto, it would be imprudent to proceed under the Fishery Act, which has, as the Solicitor General observes, not only caused much confusion by its provisions, but further, it is to be observed, that in the inquiry which the Act of the 5th & 6th Vict. requires shall be held by the Board into the circumstances of each weir previously to ordering their removal, would only give parties an opportunity of setting up *prima facie* titles, which might possibly be considered as ousting their jurisdiction, and prevent the Board from summary interference in many of those cases. Such a result would, to a certain extent, have the effect of setting up titles of these parties, and render it more difficult hereafter to deal with them under the Admiralty proceedings, or in case of a new Fishery Act similar to that brought in last Session for the abolition of these stake weirs or fixed engines.

On the whole, it would appear to me advisable that the proceedings against the stake nets in the Shannon should be removed by the Admiralty under the ample powers which their Lordships have for such purpose.

I would further remark, that the subject of the head weirs, also fixed engines, in the Waterford River, were lately under consideration of the "Solicitor General and another counsel in consultation," and it was their opinion that the Board should not in these cases (similar in all respects to those on the Shannon) be dealt with under the Fishery Acts, but that indictments as nuisances and obstructions to navigation should be preferred against the owners at the suit of the Crown, and proceedings for this purpose have accordingly been instituted, and are now pending.

It therefore would appear to me right that the considerations I have offered should be submitted to the Admiralty, when probably their Lordships may deem it proper to act under their own authority, and abate these weirs.

31 July 1862.

A. Stewart, Office of Public Works.

To the Secretary.

Board of Admiralty to Board of Public Works.

Sir,

Admiralty, 30 July 1862.

I AM commanded by my Lords Commissioners of the Admiralty to forward to you herewith a memorial from the Limerick Harbour Commissioners, complaining of the injury caused to the Navigation of the Shannon by Fishing Weirs, upon which subject a letter was forwarded to the Board of Works on the 19th instant.

I am, &c.

(signed) C. H. Pennell,
pro Secretary.

To the Secretary to the Board of
Public Works, Dublin.

Limerick Harbour Commissioners to the Lords Commissioners of the Admiralty.

To the Lords Commissioners of the Admiralty.

The Memorial of the Limerick Harbour Commissioners,

Showeth,

THAT the attention of your memorialists has been forcibly directed by the evidence recently taken before a Select Committee of the House of Commons on the "Fisheries (Ireland) Bill," to the great and increasing extent to which obstructions to the navigation of the Lower Shannon have of late years been created by the erection of stake weirs, and other fishing engines, to the serious invasion of public rights, and manifest interference with the free and safe navigation of this important river.

That the Harbour Commissioners deem it their imperative duty, as charged by Act of Parliament with the conservancy of the Port of Limerick, including the Lower Shannon, to bring this important subject under cognisance of your Lordships, and to request the interposition of your authority to abate the evil complained of.

That it appears, from the evidence referred to, that these weirs have been and are continuously erected on the Lower Shannon without any control or supervision whatever as to their effect on the navigation; and that, although they have been pronounced to be of illegal character, as obstructions thereto, by high legal authorities from time to time, yet they are allowed to multiply in the Shannon from year to year, and may be increased to any indefinite extent, if some Governmental authority does not interfere to prevent it.

Your memorialists would particularly refer to the official evidence given in the Report, by which it appears, that Mr. Fennell, Commissioner of Fisheries, and Mr. Brady, Inspector, both declared that these weirs are dangerous obstructions to navigation, and, as such, clearly illegal; that with respect to other rivers, the effect of them has been most seriously injurious in that respect, particularly in the Blackwater and its tributary, the Bride, in the latter of which Mr. Fennell describes the navigation as "totally extinguished" by these erections; and that prosecutions at the suit of the Crown have been frequently directed against them, as illegal obstructions to a great public right.

It further appears, that this evil has frequently been brought under the consideration of the Admiralty by the Commissioners of Fisheries in Ireland, and by reports of the Admiralty's own officers, by whom it has always been declared that these erections in navigable rivers are injurious, and illegal obstructions to navigation, which ought to be removed; but no effectual remedy has yet been applied.

That your memorialists find, by Appendix to the Report, that the whole number of fixed fishing engines in the Irish rivers is 390, of which no less than 125 are situated in the Lower Shannon, and that 17 of these have been erected in the present year. They are described as extending into the Channel in many instances beyond the limits of low water of spring tides, and sometimes to the enormous extent of 105 fathoms from the shore, and so closely erected in some places as to number from 7 to 10 in one mile of the shore.

It must be almost unnecessary to represent that the existence of these impediments render the navigation of this river most inconvenient and dangerous for small craft, depriving them of the shelter of the shore in rough weather, and driving them far out into the Channel, even at high tide; and that while the Lords of the Admiralty so stringently protect the public rights of navigation

against

against all other impediments, they should not forbear to exercise their authority against these erections, which have been so loudly complained of, and so authoritatively condemned.

Memorialists therefore pray your Lordships to adopt measures to abate the evils complained of, by the removal of these illegal obstructions.

And Memorialists will pray.

Seal.

Witness to the Corporate Seal,
(signed) *Stephen Roche*,
Secretary.

Lords Commissioners of the Treasury to Board of Public Works.

Gentlemen,

Treasury Chambers, 20 August 1862.

WITH reference to your secretary's letter of the 9th inst., enclosing copies of correspondence which has taken place between your Board, the Board of Admiralty, and the Harbour Commissioners of Limerick, relative to enforcing certain provisions of the fishery laws with regard to the removal of stake weirs which are stated to be obstructions to the navigation of the River Shannon, I am directed by the Lords Commissioners of Her Majesty's Treasury to acquaint you that they concur in the views expressed in the memorandum by your solicitor, viz., that where these stake weirs are obstructions to navigation, their removal should be effected by the Admiralty, under the general powers intrusted to them as guardians of the navigation, rather than by your Board, under your more limited powers as conferred by the fishery laws.

The Commissioners of Public
Works, Dublin.

I am, &c.
(signed) *Geo. A. Hamilton*.

Mr. *William Lysaght* to Board of Public Works.

Sir,

44, Upper Cecil-street, Limerick,
9 September 1862.

I WILL feel obliged by your handing the enclosed complaint, with the schedule and map, to the Commissioners for Public Works and Fisheries.

To the Secretary, Office of Public
Works, Dublin.

I am, &c.
(signed) *Wm. Lysaght*.

Mr. *William Lysaght* to Board of Public Works.

To the Commissioners for Public Works and Fisheries, Ireland.

44, Upper Cecil-street, Limerick,
9 September 1862.

I COMPLAIN that the several stake weirs on the Lower Shannon, the property of Lord Monteagle, Colonel White, and Stafford O'Brien, and numbered respectively 25, 64, 63, and 76, on the schedule and map hereunto attached, are illegal, being situate in a narrow channel, and being an obstruction to the navigation; and I hereby call upon you, the Commissioners for Public Works and Fisheries in Ireland, to adjudicate thereon, and abate them, under the 21st section of the 5th & 6th Victoria, c. 106.

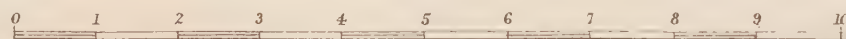
(signed) *Wm. Lysaght*.

LOWER SHANNON SALMON FISHERIES.

SCHEDULE, showing the Number, Description, and Locality, of the Various Fixed Engines, viz.:—
Stake Weirs, Fly Nets, and Bag Nets, for catching Salmon along both Shores, and the Islands, of the
Lower Shannon. May 1862.

Number of Fishery on Map.	Description of Fishing Engines,			OWNER.	LOCALITY.	OBSERVATIONS.	
	Stake Weir.	Fly Net.	Bag Net.				
COUNTY OF KERRY.							
1	1	-	-	Mrs. Wren	Beal Point and Sand Hills.		
2	1	-	-	- ditto	Letter.		
3	1	-	-	- ditto	- ditto.		
4	-	1	5	Stephen Pegum	Killelton	All in a continuous line connected with leaders.	
5	-	-	3	Brown and M'Auliff	Carrig Island	All in a continuous line connected with leaders.	
6	-	-	3	Pim, London	Knockfinlish Point	All in a continuous line connected with leaders.	
7	-	-	3	William Sands	Ardmore	All in a continuous line connected with leaders.	
8	-	-	3	- ditto	Glowa Clonsagh	All in a continuous line connected with leaders.	
9	-	-	3	Pim, London	West of Leslie Rock	All in a continuous line connected with leaders.	
10	-	-	2	- ditto	East of Leslie Rock	In a continuous line connected with leaders.	
11	-	-	1	- ditto	West of Tarbert Light.		
COUNTY OF LIMERICK.							
12	1	-	1	Jameson & Co.	Ballydonohoe.		
13	-	1	2	Dr. Barrington	Shannon Lawn.		
14	1	-	2	Edmond Fitzgerald	Glynn Castle.		
15	-	-	1	Brown & Co.	Knockarana.		
16	1	-	2	- ditto	- ditto	In a continuous line connected with leaders.	
17	-	-	1	Jamoson & Co.	Caherea.		
18	1	-	-	- ditto	Caherea, Long Rock	Four Fishing Pockets to this Weir.	
19	1	-	1	John M'Mahon	Killacolla	In a continuous line connected with leaders.	
20	1	-	1	John Griffin	Loughal	In a continuous line with three Pockets to the Stake Weir.	
21	1	-	1	Martin Mack	Loughal Coal Pits	In a continuous line with two Pockets to the Stake Weir.	
22	1	-	-	James Brown	Mount Trenchard.		
23	1	-	1	Philip Sheahan	Strand Field	In a continuous line with two Pockets to the Stake Weir.	
Foynes Island.	24	1	-	James Brown	Foynes Island, North.		
	25*	1	-	- ditto	Foynes Island, South.		
	26	1	-	- ditto	Foynes Rock.		
	27	1	-	- ditto	Robertstown	Two Pockets to this Stake Weir.	
	28	1	-	John Ranahan	Askeaton	Two Pockets to this Stake Weir.	
29	1	-	-	Thomas Naughten	Ballystein	Three Pockets to this Stake Weir.	
COUNTY OF CLARE.							
30	-	-	1	Denis M'Auliff	Corlish.		
31	-	-	2	- ditto	Querrin Head	In a continuous line connected with leaders.	
32	-	3	-	- ditto	Querrin	All in a continuous line connected with leaders.	
33	-	4	-	- ditto	Mount Pleasant	All in a continuous line connected with leaders.	
34	-	1	-	- ditto	Barnahard.		
Scattery Island.	35	1	-	- ditto	Scattery, West	Two Pockets to this Stake Weir.	
	36	-	1	- ditto	- ditto.		
	37	-	-	- ditto	- ditto.		
	38	-	-	1	Connell & Co.	Scattery, North-West.	
	39	-	-	1	- ditto	- ditto.	
	40	-	1	-	- ditto	- ditto.	
	41	1	-	-	- ditto	- ditto	Two Pockets to this Stake Weir.
	42	-	-	1	- ditto	- ditto.	
	43	-	1	1	James Connell	Ballynote Bay	In a continuous line connected with leaders.
	44	-	-	1	James Boland	Ayleveroo, West.	
45	-	-	1	James Connell	Ayleveroo, East.		
46	-	-	1	John Slattery	Moyné Bay.		
47	-	1	-	- ditto	Moyné Point.		
48	-	-	2	Sinan M'Auliff, jun.	Money Point, West	In a continuous line connected with leaders.	
49	-	-	1	- ditto	Money Point.		
50	-	-	1	Thomas Stapleton	Poul na Dharri.		
51	-	-	2	Stephen Pegum	Poul na Dharri Quarry	In a continuous line connected with leaders.	
52	-	-	3	- ditto	Besborough	All in a continuous line with leaders.	
53	-	1	1	Mr. Reeves	Burraun Quay	In a continuous line with leaders.	
54	-	-	1	- ditto	Poulagulkee.		

Scale of





(signed) Wm Ly Sayre

(signed) J. Long C.S.
May 1862

Number of Fishery on Map.	Description of Fishing Engines.			OWNER.	LOCALITY.	OBSERVATIONS.	
	Stake Weir.	Fly Net.	Bag Net.				
Clonderlaw Bay.	55	-	-	1	Mr. Reeves - - -	Burraun.	
	56	1	-	2	- ditto - - -	Burraun East - - -	All in a continuous line, the Stake Weir with two Pockets.
	57	1	-	-	- ditto - - -	Breihil Rock - - -	Two Pockets to this Stake Weir.
	58	1	-	-	Michael Colpoys - - -	Knock - - -	Two Pockets to this Stake Weir.
	59	1	-	-	John Brooks - - -	- ditto - - -	Two Pockets to this Stake Weir.
	60	1	-	-	Mrs. Hodnet - - -	- ditto - - -	Two Pockets to this Stake Weir.
	61	1	-	-	- ditto - - -	Kilmore - - -	Two Pockets to this Stake Weir.
	62	-	1	-	Mr. Hoolahan - - -	Kilmurry.	
	63*	1	-	-	Daniel Molony - - -	Loughnabehy.	
	64*	1	-	3	- ditto - - -	Loughoil North - - -	In one continuous line running far across the Bay, two Pockets in Stake Weir.
	65	-	-	2	- ditto - - -	- ditto - - -	In a continuous line connected with leaders.
	66	1	-	2	James Brown - - -	Kilkerrin Battery - - -	All in a continuous line connected with leaders.
	67	-	1	1	Sinan M'Auliff, jun. - - -	Loughoil South - - -	In a continuous line connected with leaders.
	68	-	-	1	- ditto - - -	Coleman's Town.	
	69	-	1	-	Sinan M'Auliff, sen. - - -	Mount Shannon.	
	70	1	-	-	Marcus Sheehy - - -	ditto at Castle.	
	71	-	1	-	Denis M'Auliff - - -	Labasheeda.	
	72	1	-	-	Sinan M'Auliff, jun. - - -	Goleen.	
	73	1	-	-	S. Cunningham - - -	Oilrua.	
	74	1	-	-	James O'Neill - - -	Reinalan.	
	75	1	-	1	Mr. Griffin - - -	Cahercon - - -	In a continuous line connected with leaders.
	76*	1	-	-	Stafford O'Brien - - -	Cratloe.	
	35	19	71				

SUMMARY { Stake Weirs - 35
Fly Nets - 19
Bag Nets - 71 } 125 Fishing Engines along the shores of this estuary, of which 17. were erected this year, with anchors fixed for the erection of more ; nearly half the above Stake Weirs have each two or three pockets, and many of the engines are fished both on the ebb and flood tides. Some of the fishing engines are erected where the channel is not three quarters of a mile in width, and in some cases there are as many as from seven to nine engines on a mile of the shore. The leaders off bag nets are generally about 150 to 200 feet in length, together with the breadth in the head of the net, about 30 or 40 feet, so that where several fishing engines are placed in a line they extend from 400 to 800 feet out from the shore.

(signed) Thomas Clancy,
Water Bailiff, Limerick.

* Note.—Numbers 25, 63, 64, and 76, referred to in complaint.

9 September 1862.

(signed) Wm. Lysaght.

Board of Public Works to Mr. William Lysaght.

Sir,

Office of Public Works, 11 September 1862.
I AM directed to acknowledge the receipt of your letter, dated the 9th instant, preferring a complaint against certain stake weirs in the estuary of the River Shannon ; and I am to state that the matter has been forwarded to the Lords Commissioners of Her Majesty's Treasury, with a request that instructions be sent to the Lords of the Admiralty to have the obstructions to the navigation in the Shannon removed.

To William Lysaght, Esq.,
44, Upper Cecil-street, Limerick.

I am, &c.
(signed) E. Hornsby,
Secretary.

Board of Public Works to the Treasury.

Sir,

Office of Public Works, Dublin,
16 September 1862.
I AM directed to forward herewith, for the information of the Lords Commissioners of Her Majesty's Treasury, a copy of complaint made by Mr. William Lysaght, of Limerick, with schedule and map annexed thereto, against certain weirs in the Lower Shannon, and calling on the Commissioners to act in this matter as directed by the provisions of the Irish Fishery Act, 5 & 6 Vict. c. 106 ; and, with reference to their Lordships' letter of the 20th ultimo, I am to state that

it appears to the Commissioners the proper course to adopt, and which they would beg to suggest for their Lordships' favourable consideration, would be, that instructions should be sent to the Lords of the Admiralty to have the obstructions in the River Shannon removed.

Geo. A. Hamilton, Esq., Secretary,
Treasury Chambers, London.

I am, &c.
(signed) *W. Mooney*,
pro Secretary.

Lords Commissioners of the Treasury to Board of Public Works.

Gentlemen, Treasury Chambers, 22 September 1862.

WITH reference to Mr. Mooney's letter of the 16th instant, enclosing copy of a complaint, with enclosure from Mr. Wm. Lysaght, of Limerick, against certain weirs in the Lower Shannon, I am directed by the Lords Commissioners of Her Majesty's Treasury to acquaint you, that they have forwarded the papers to the Admiralty, for such directions as the Lords Commissioners may see fit to give in the matter.

The Commissioners of Public Works,
Dublin.

I am, &c.
(signed) *Geo. A. Hamilton*.

Board of Admiralty to Commissioners of Fisheries.

Department of the Commodore Controller General of Coast Guard.

Gentlemen, Admiralty, Coast Guard Office,
12, Spring Gardens, S.W., 30 January 1863.

I TRANSMIT herewith, for your information and consideration, a report in original, dated 26th instant, from Commander W. Pollard, Inspecting Commander of the Coast Guard, Kilrush Division, relative to a boat having fouled the stakes of a salmon weir in the Lower Shannon, together with the extract from the "Limerick Chronicle" of the 22d January 1863, referred to herein.

I have, &c.
(signed) *J. W. Tarleton*,
Captain, R.N., Deputy Controller General.

The Commissioners of Fisheries,
Custom House, Dublin.

REPORT relative to a Boat fouling the Stakes of a Salmon Weir in the Lower Shannon.

Sir, Kilrush, 26 January 1863.

IN the "Limerick Chronicle," of the 22d January (which I forward herewith, I see a letter signed by William Lysaght, Esq., one of the honorary secretaries of the "Association for Amendment of the Fishery Laws," in which the fact of a boat having got entangled in the stakes of a weir belonging to the Knight of Glin is given as an illustration of the weirs in general being obstructions to the navigation of the Lower Shannon; and as I am confident that this will be brought forward in the ensuing Session of Parliament, and that a reference will probably be made to the Coast Guard Office on the subject, I beg leave to lay before you the result of the evidence brought before me in an inquiry I held relative to the same subject for the "Royal National Life Boat Institution."

The boat had been freighted by Mr. Kennedy to convey nets and material for a salmon weir from Glin to Querin, the master of her knowing very little of Glin. After taking the nets, &c., on board, he weighed about 5 p.m., on the 20th December, with the first of the ebb, as he was very anxious to return to Querin. The night was very dark, and there was a strong gale from the N.W. blowing at the time, and a heavy sea running.

On

On her first tack towards the Glin shore, she ran alongside the stakes of the weir on the flood side, and consequently got jammed against them by the ebb and the heavy sea, three stakes passing up through her rudder casing, but doing no damage to the boat. Assistance came to her from the shore, attention being attracted by their cries for help, although the boat was not seen from the shore, on account of the darkness of the night. The stakes that held her were cut away, an anchor was laid out to wharp her clear, and she proceeded on at once.

Under these circumstances, I am inclined to attribute the accident to the darkness of the night, the want of local knowledge of the master of the boat, and to his rashness in weighing under such disadvantages, more than to the stakes of the weir being an obstruction to the general navigation of the river, although I do consider that it would be more prudent to have them removed during the winter months.

In justice to the men who rendered the first assistance to the boat in her distress, without disparaging in any way the efforts of the police constables, I beg to inform you that Anthony Geary, and two others in his boat, were the first to put off, and that he conveyed the constables to the boat on his second trip.

These facts are gathered from the information I got from A. Geary, who was assisting the whole of the time; and from the wood-ranger of the Knight of Glin, who was the first to hear the cries for help, and who called the boatmen out, but did not go to their rescue himself.

Captain Thomas Harvey, R.N.,
H. M. S. "Hawke."

I have, &c.
(signed) *Walter Pollard, T. Cr.*

"Hawke," 28 January 1863.

Forwarded for the information of the Commodore Controller General.

Thomas Harvey, Captain.

The Secretary of the Board of Public Works to the Controller General of the
Coast Guard.

Department of Fisheries.

Office of Public Works, Dublin,
19 February 1863.

Sir,

I AM directed to return herewith the report of the Inspecting Commander of Coast Guard, Kilrush Division, transmitted in your letter of the 30th ultimo, in reference to a boat having fouled the stakes of a weir in the Lower Shannon, and for which the Board feel obliged.

I am, &c.
(signed) *Edward Hornsby, Secretary.*

The Commodore Controller General,
Coast Guard, Admiralty,
12, Spring Gardens, London, S. W.

MEMORIAL of the Limerick Harbour Board to the Lords of the Admiralty,
July 1862,

Showeth,

THAT the attention of your memorialists has been forcibly directed, by the evidence recently taken before a Select Committee of the House of Commons on the Fisheries (Ireland) Bill, to the great and increasing extent to which obstructions to the navigation of the Lower Shannon has of late years been created by the erection of stake weirs and other fishing engines, to the serious invasion of the public rights and manifest interference with the free and safe navigation of this important river.

That the Harbour Commissioners deem it their imperative duty, as charged by Act of Parliament with the conservancy of the Port of Limerick, including the Lower Shannon, to bring this important subject under the cognizance of your Lordships, and to request the interposition of your authority to abate the evil complained of.

That it appears, from the evidence referred to, that these weirs have been and are continually erected on the Lower Shannon, without any control or supervision whatever as to their effect on the navigation; and that, although they have been pronounced to be of illegal character, as obstructions thereto, by high authorities from time to time, yet they are allowed to multiply in the Shannon, and may be increased to any indefinite extent if some governmental authority does not interfere to prevent it.

That the Harbour Commissioners would particularly refer to the official evidence given in the Report, by which it appears that Mr. Fennel, Commissioner of Fisheries, and Mr. Brady, Inspector, both declare that these weirs are dangerous obstructions to navigation, and, as such, clearly illegal; that, with respect to other rivers, the effect of such engines has been most seriously injurious to free navigation, particularly in the Blackwater, and its tributary, the Bride, in the latter of which Mr. Fennel describes the navigation "totally extinguished" by these erections, and that prosecutions at the suit of the Crown have been frequently instituted against them as illegal obstructions.

That it further appears that the evil has frequently been brought under the consideration of the Admiralty by the Commissioners of Fisheries in Ireland and by reports of the Admiralty's officers, who have always declared that these erections on navigable rivers are injurious and illegal obstructions to navigation, which ought to be removed, but no effectual remedy has yet been applied.

That your memorialists find, by Appendix to the Report, that the whole number of fixed engines in the Irish rivers is 390, of which no less than 125 are situated in the Lower Shannon, and that seven of these have been erected in the present year. They are described as extending into the Channel in many instances beyond the limits of low water of spring tides, and sometimes to the enormous extent of 105 fathoms from the shore, and so closely placed in some places as to number from nine to ten in one mile of the river.

It must be almost unnecessary to represent that the existence of these impediments renders the navigation of the river most inconvenient and dangerous for small craft, depriving them of the shelter of the shore in rough weather, and driving them far into the channel even at high tide; and that while the Lords of the Admiralty so stringently protect the public rights of navigation against all other impediments, they should not forbear to exercise their authority against these erections, which have been so loudly complained of and authoritatively condemned.

Your memorialists therefore pray your Lordships to adopt measures to abate the evils complained of by the removal of these illegal obstructions.

And your memorialists will ever pray.

The Secretary of the Admiralty to the Secretary of the Chamber of Commerce,
Limerick.

Sir,

Admiralty, 3 December 1862.

I AM commanded by my Lords Commissioners of the Admiralty to acquaint you, that the injury caused to the navigation of the River Shannon by the construction of fishing weirs having been brought to their Lordships' notice, and having been for some time under consideration, it has been decided that, as a first step towards causing the removal of the weirs, it would be desirable to have a survey or examination of the river made, by some officer to be appointed by their Lordships; and I am therefore directed by my Lords to request you will lay the subject before the members of the Chamber of Commerce at Limerick, and ascertain whether that body is ready to contribute towards the expense of such a survey.

To the Secretary of the Chamber
of Commerce, Limerick.

I am, &c.
(signed) *W. G. Romaine.*

The Secretary of the Chamber of Commerce, Limerick, to the Secretary of the Admiralty.

Sir,

Chamber of Commerce, Limerick,
16 September 1862.

HAVING submitted to the Directors of this body your letter of the 3d instant (H), I am directed to express their gratification that the Lords Commissioners of the Admiralty have decided to have a survey of the Lower Shannon made as a first step towards the removal of the fishing weirs which form obstructions to the navigation of this river; but I am at the same time to say that, as this Chamber has not any public fund at its disposal, the Directors do not think it reasonable that they should be expected to contribute towards an object which it appears to be the immediate province of a Government department to carry into effect at the public expense.

A preliminary survey of these objectionable obstructions to the navigation of the Shannon was some time ago made by Mr. Long, C.E., of this city (in whom the Directors of this Chamber have the fullest confidence), showing the number and position of these weirs on the Ordnance Survey Maps—a copy of which will be forwarded to my Lords if desired; and I am further directed to say, that if local contribution to the necessary funds be essential, the large fund derived from the harbour dues is the proper source from which such contribution should come, through the administration of the Harbour Commissioners; and the Directors of this Chamber would feel obliged if you inform them what would be the probable amount that would be so required.

I have, &c.
(signed) *William Carroll*,
Secretary.

W. G. Romaine, Esq., C.B.,
Secretary, the Admiralty, London.

The Secretary of the Admiralty to the Secretary of the Chamber of Commerce, Limerick.

Sir,

Admiralty, 22 December 1862.

I AM commanded by my Lords Commissioners of the Admiralty to acknowledge the receipt of your letter of the 16th instant on the subject of the fishing weirs in the River Shannon, in which you state that the large fund derived from the harbour dues is the proper source from which any contribution towards making a survey of the river should come, and requesting to be informed what would be the probable amount that would be so required.

In reply, I am directed to acquaint you that a moiety of the expense would be about 60*l*.

I am, &c.
(signed) *W. G. Romaine*.

W. Carroll, Esq.,
Secretary to the Chamber of Commerce,
Limerick.

The Secretary of the Chamber of Commerce, Limerick, to the Secretary of the Admiralty.

Sir,

Chamber of Commerce,
Limerick, 15 January 1863.

HAVING submitted to the Directors of this Chamber your letter of the 22d ultimo (H), stating the amount which their Lordships require to be contributed towards the expense of a survey of the fishing weirs now obstructing the navigation of the Lower Shannon, preparatory to their removal, at the sum of 60*l*, I am directed to hand you the enclosed draught on the Bank of England in your

favour for that amount, and to express the earnest wish of the Directors that their Lordships will be good enough to direct measures to be taken as soon as practicable for this most desirable object.

The Directors have been informed that since my last communication to you two boats' crews narrowly escaped destruction in consequence of some of these weirs, and they are the more strongly impressed with the conviction that such dangerous and illegal obstructions should not longer be allowed to exist in this important river.

I have, &c.
(signed) *William Carroll*,
Secretary.

W. G. Romaine, Esq., C.B.,
Secretary, the Admiralty, London.

The Secretary of the Board of Trade to the Secretary of the Chamber of Commerce, Limerick.

(941.) Office of Committee of Privy Council for Trade,
Marine Department,
Whitehall, 23 January 1863.

Sir,

I AM directed by the Lords of the Committee of Privy Council for Trade to acquaint you, that your letter of the 15th instant to the Lords Commissioners of the Admiralty, enclosing a draft from the Bank of Ireland for the sum of sixty pounds (60 £.) contributed by the Chamber of Commerce, Limerick, towards the expense of a survey of the fishing weirs which are alleged to obstruct the navigation of the Lower Shannon, has been forwarded to this department, in which the jurisdiction over tidal or navigable waters is now vested by "The Harbours' Transfer Act, 1862."

I am to add, that the subject of your letter will receive the early consideration of my Lords.

I am, &c.
(signed) *James Booth*.

The Secretary, Chamber of Commerce,
Limerick.

REPORT of the Harbour Master of Limerick.

Harbour Office,
Limerick, 19 February 1863.

Dear Sir,

HAVING made my periodical visit of inspection upon the River Shannon, I think it right that I should bring under the notice of the Chamber of Commerce the yearly increasing dangers and obstructions to its navigation, arising out of the erection and extension of the many salmon weirs, as also of the still more dangerous use of bag nets, along its banks.

At both sides of the river, commencing at Staffords Weir, upon the north shore, and ending upon Bealpoint upon the south, these weirs are all interruptions; many of them obstructions, and some of them dangerously so.

Of the bag nets I can scarcely convey an idea of the real danger to which every description of vessel navigating the river is exposed by the manner in which nets of that description are disposed, and the great distance from the shore at which the outward buoys are moored.

Of Clonderlan Bay, I can only add, that for all practical purposes of navigation or traffic it is virtually and effectually closed up by those engines.

I am, &c.
(signed) *William Randall*,
Harbour Master.

William Carroll, Esq.,
Secretary, Chamber of Commerce.

The Secretary of the Marine Department, Board of Trade, to the Secretary of the Chamber of Commerce, Limerick.

(941.)

Office of Committee of Privy Council for Trade,
Marine Department,
Whitehall, 5 March 1863.

Sir,

WITH reference to your letter of the 15th of January last, enclosing a draft for sixty pounds (60 *l.*) towards the expense of making a survey of the River Shannon, and the fishing weirs which have been constructed in the bed thereof, I am directed by the Lords of the Committee of Privy Council for Trade to acquaint you, that, as a Bill is now before Parliament on the subject of the Salmon Fisheries in Ireland,* the Board of Trade must delay taking any steps in the matter for the present; the money is therefore herewith returned by a draft for sixty pounds (60 *l.*) on Her Majesty's Paymaster-General, which, on being stamped and signed, may be negotiated through your bankers.

* Salmon Fisheries
(Ireland) Bill.

William Carroll, Esq.,
Chamber of Commerce, Limerick.

I am, &c.
(signed) *T. H. Farrer.*

The Secretary of the Chamber of Commerce, Limerick, to the Secretary, Marine Department, Board of Trade.

Sir,

Chamber of Commerce,
Limerick, 24 March 1863.

HAVING brought under consideration of this body your letter of the 5th instant, returning the sum of 60 *l.*, forwarded at the request of the Lords of the Admiralty towards the expense of a survey of the fishing engines which obstruct the navigation of the Lower Shannon, I am directed to say, that as the Admiralty declared its opinion to the effect that these engines are obstructions to the navigation, and ought to be abated, this Chamber is still of opinion that the survey preparatory to that object ought to be proceeded with without delay, irrespective of any legislation respecting fisheries which may now, or at any future time, engage the attention of Parliament, and that such survey would be most likely to guide the legislature in its deliberations on the fishery laws if accomplished before any further act on that subject would receive the sanction of Parliament.

When it is admitted that obstructions to navigation have been erected in this important river contrary to the common law rights of all Her Majesty's subjects, it appears to this Chamber to be unreasonable on the part of the Public Department charged with the protection of these rights to postpone them indefinitely to the consideration of other, and for the most part, personal interests.

T. H. Farrer, Esq., Secretary,
Board of Trade, London.

I have, &c.
(signed) *William Carroll,*
Secretary.

SHANNON FISHERIES.

COPIES of COMPLAINTS made to the Commissioners of Fisheries against ILLEGAL WEIRS on the *Shannon*, and their Decisions thereon; of CORRESPONDENCE between the Commissioners of Fisheries, the Board of Admiralty, the Harbour Board of *Limerick*, and other Persons, with reference to a Boat having been Wrecked on a Stake Weir at *Glin*, on the *Lower Shannon*; and, of CORRESPONDENCE with reference to proposed SURVEY of STAKE WEIRS on the *Lower Shannon*; &c.

(Colonel French.)

Ordered, by The House of Commons, to be Printed,
12 May 1863.

[Price 1 s.]

259.

Under 3 oz.

SHANNON FISHERIES.

FURTHER RETURN to an Order of the Honourable The House of Commons,
dated 24 March 1863;—for,

COPIES “of any COMPLAINTS made to the Commissioners of Fisheries against
ILLEGAL WEIRS on the *Shannon*, and their Decisions thereon:”

“Of any CORRESPONDENCE that may have taken place between the Commissioners of Fisheries, the Board of Admiralty, the Harbour Board of *Limerick*, and any other Persons, with reference to a BOAT having been wrecked on a Stake Weir at *Glin*, on the *Lower Shannon*, on the 20th day of December 1862:”

“And, of any CORRESPONDENCE that may have taken place with reference to proposed SURVEY of STAKE WEIRS on the *Lower Shannon*, between the Chamber of Commerce, *Limerick*, the Board of Admiralty, and the Board of Trade.”

The Secretary of the Admiralty to the Commodore Controller General
of the Coast Guard.

Admiralty, 16 June 1862.

My Lords Commissioners of the Admiralty desire me to forward to you herewith a letter from Mr. Long, complaining of the injury caused to the navigation of the Shannon by the fishing weirs, which have been constructed in that river; and I am to direct you to give instructions to the inspecting commander of the Kilrush district to examine into and report on the subject.

By command of their Lordships.

(signed) C. H. Pennell,
pro Secretary.

The Commodore Controller General
of the Coast Guard.

Mr. Long to the Secretary of the Admiralty.

Fishing Weirs in Lower Shannon.

Sir,

Limerick, 10 June 1862.

HAVING in a recent three day trip up and down the tideway of the Lower Shannon, observed the numerous obstructions to the navigation of this important estuary, by the erection of various stake weirs for taking salmon along both shores, it has occurred to me that the Admiralty is the proper quarter to call attention to this serious invasion of public rights.

I write with an intimate knowledge and long official connexion (under the Government) with this river and harbour, and the improvements.

These erections have been greatly multiplied of late years, and especially during the last couple of seasons. They are placed at every point of the river likely to be favourable for the take of salmon, along both shores, for a length of 30 miles of the estuary; in some cases extending several hundred yards out from the shore, and rendering the navigation for boats most inconvenient, and often highly dangerous.

During the boisterous weather of last week I went along both shores in a boat, and in keeping in-shore for shelter was always, when passing these weirs, obliged to keep outside the tideway, sometimes at great risk. On one of the days, during a strong ebb, opposed by a stiff, nearly half-gale breeze, these stake weirs rendered it impossible to keep the shelter of the land, which, with the aid of the back tide in-shore, would have made our course safe and easy. With much danger we rounded these stake weirs, encountering the troubled tideway, and adverse current outside at great risk.

These stake weirs are not only used in the spring and summer, during the salmon season, but remain fixed in the tideway throughout the winter, with still more danger to the navigation during the boisterous season and long nights.

In short, for the use of boats, and for the numerous small sailing craft plying on this long estuary, the navigation has been greatly impaired, and I have been informed (by the parties themselves) of instances of great personal danger that occurred to them in connexion with these obstructions.

These fisheries appear to be erected at will (sometimes not even by the land frontages), without any control or supervision, and altogether regardless of the navigation; and as these encroachments are yearly increasing, it appears to be time to adopt some effectual measures to protect the public rights from an invasion which has already been too long suffered to exist.

To the Secretary of the
Board of Admiralty.

I am, &c.
(signed) *J. Long.*

The Commodore Controller General of Coast Guard to the Secretary
of the Admiralty.

River Shannon.—Obstruction by Fishing Weirs.

(*Vide Admiralty
Letter, 16 June
1862, H.*)

Admiralty, Coast Guard Office,
12, Spring Gardens, S. W., 30 June 1862.

THE Commodore Comptroller General has the honour to return herewith the letter from Mr. Long, complaining of the injury caused to the navigation of the Shannon by the erection of salmon weirs, and to enclose for the information of the Lords Commissioners of the Admiralty, a copy of the report of the inspecting commander at Kilrush on the subject, dated 26th instant.

(signed) *J. R. Yelverton,*
The Secretary, Admiralty. Commodore Controller General.

REPORT of the Inspecting Commander at *Kilrush*.

Kilrush, 26 June 1862.

1. THE number of weirs in the Lower Shannon has increased very considerably of late, especially within the last two years, as the means of communication with London improve.

2. The outer stake of the weirs is always erected at the edge of low-water spring tides, and as there is a rise of 18 feet above this level, the stakes at all other times of tide appear very far off the shore.

3. They are an obstruction to the passage of row-boats and small craft, working against wind and tide; but as the trade of the river has never been conducted in that manner, the weirs cannot be considered as a hindrance to the public traffic.

4. The hookers and other vessels that perform the carrying trade, always tide it up and down the river, except when the wind is fair; and I have never heard of the master or owner of any of them complaining of the weirs being any obstruction to them in their business.

5. The

5. The stakes being left during the winter months is very objectionable, as they not unfrequently break off a short way above the ground, and are therefore very liable to stave a boat when covered with water.

6. There is no control over the number of the weirs erected, except that each has a licence to pay, and a strict supervision is exercised over them by a water bailiff and his assistants, appointed by the Fishery Board in Dublin.

(signed) *Walter J. Pollard,*
Inspecting Commander.

The Secretary of the Admiralty to Mr. *Long*.

Sir,

Admiralty, 17 July 1862.

I AM commanded by my Lords Commissioners of the Admiralty to acknowledge the receipt of your letter of the 10th June last, with reference to the weirs in the Shannon.

J. Long, Esq., Limerick.

I am, &c.
(signed) *C. H. Pennell,*
pro Secretary.

Mr. *Roche* to the Secretary of the Admiralty.

Weirs on Shannon.

Sir,

Harbour Office, Limerick,
21 July 1862.

I AM directed by the Limerick Harbour Commissioners to forward you the accompanying memorial to the Lords Commissioners of the Admiralty, complaining of the serious obstructions in the navigation of the Shannon from the several fishing weirs, &c. in the river. They will thank you to bring this matter under the consideration of their Lordships.

The Secretary,
Lords Commissioners of the Admiralty,
London.

I remain, &c.
(signed) *Stephen Roche,*
Secretary.

The Secretary of the Admiralty to Mr. *Roche*.

Sir,

Admiralty, 28 July 1862.

I AM commanded by my Lords Commissioners of the Admiralty to acknowledge the receipt of your letter of the 21st of July, enclosing a memorial from the Limerick Harbour Commissioners, with reference to the weirs in the River Shannon.

S. Roche, Esq., Harbour Office.

I am, &c.
(signed) *C. H. Pennell,*
pro Secretary.

The Secretary of the Admiralty to Mr. *Long*.

Sir,

Admiralty, 18 August 1862.

WITH reference to your letter of the 10th of June last, relative to salmon weirs on the River Shannon, I am commanded by my Lords Commissioners of the Admiralty to forward you the accompanying charts, and request you will mark thereon how far into the river the weirs extend, and return them with other sheets on a larger scale, and I am to request you to mark the exact sites of the weirs thereon.

J. Long, Esq., Limerick.

I am, &c.
(signed) *W. G. Romaine.*

Mr. *Long* to the Secretary of the Admiralty.

* Mr. Long dated this improperly; it should have been 17.

† It is unnecessary to give copies of this chart, as the plan given at p. 6, of No. 259 of 1863 is very similar.

Sir,

Limerick, *15 August 1862.

IN accordance with the request in your letter of yesterday, I have marked on the Shannon chart, herewith returned,† the extent of the estuary occupied by the salmon fisheries, referred to in my letter of the 10th of June last.

The letters A B, in pencil, indicate the extent referred to, viz., from Beal Point (A) to Crutton (B).

W. Romaine, Esq., Admiralty.

Yours, &c.

(signed) *J. Long.*

The Secretary of the Admiralty to Mr. *Long*.

Sir,

Admiralty, 20 August 1862.

I AM commanded by my Lords Commissioners of the Admiralty to forward you six sheets of the River Shannon, on a large scale, and have to request that you will mark on them the exact site of the weirs you complain of, and the distance they extend into the river.

I am, &c.

J. Long, Esq., Limerick.

(signed) *W. G. Romaine.*

Mr. *Long* to the Secretary of the Admiralty.

Sir,

Limerick, 22 August 1862.

I HEREWITH return the enlarged charts of the River Shannon, upon which I have marked in red ink† the sites of the various fisheries in the tideway, as sketched by me on the chart in the month of June last.

I made no measurements of these fisheries, and, therefore, cannot give the length they extend out from the shore, as requested in your letter.

I apprehend no measurement has ever been made of them, so that my Lords cannot have the information without a special measurement being made of each of the fisheries along the river.

I likewise forward a list of the fisheries, distinguishing the various descriptions used in each locality, with a sketch to correspond annexed.

W. G. Romaine, Esq.,
&c. &c. &c.
Admiralty.

Yours, &c.

(signed) *J. Long.*

The Secretary of the Admiralty to Mr. *Long*.

Sir,

Admiralty, 6 September 1863.

I AM commanded by my Lords Commissioners of the Admiralty to acknowledge the receipt of your letter of the 22d ultimo, returning the charts of the River Shannon, with the site of the weirs marked on them.

I am, &c.

J. Long, Esq., C.E., Limerick.

(signed) *W. G. Romaine.*

Mr. *Dwyer* to the Secretary of the Admiralty.

My Lord,

Castle Connell, 2 September 1862.

THE abandonment of Mr. M'Mahon's Fishery Bill at the end of last Session of Parliament, must, to a certain extent, prove injurious to the preservation of the salmon species, which is, I regret to say, in danger of becoming extinct in the Irish rivers. An opinion, whether well or ill founded I am unable to say, prevails very generally amongst the members of Boards of Conservators, and other well-informed parties, that the Lords of the Admiralty could easily remedy the evil. It is alleged that their Lordships undoubtedly are empowered to suppress either stake-nets or bag-nets, the most injurious of all, whenever or wherever they interfere with or obstruct the free passage of heavily laden shipping in the tide waters or estuaries of navigable rivers.

If your Lordship would be so kind as to state, for the information of the Irish Boards of Conservators, 1st. Whether the Lords of the Admiralty consider they possess such powers; and, 2d. Whether they would be willing to use them for the protection of the salmon species, if they are entitled to do so; the Conservators of the Shannon could easily call upon their Lordships to exercise their powers, and to put them legally into action, if those powers really exist.

I have, &c.

(signed) *John Stephen Dwyer, J. P.,*
A Conservator of the Shannon.

The Right Hon. the Lord Clarence Paget, M. P.,
Secretary to the Admiralty,
&c. &c. &c.

The Secretary of the Admiralty to Mr. *Dwyer*.

Sir,

Admiralty, 5 September 1862.

IN reply to your letter of the 2d instant, requesting to be informed if the Board of Admiralty have the power to suppress either stake-nets or bag-nets whenever or wherever they interfere with or obstruct the free passage of shipping in the tide waters or estuaries of navigable rivers, and whether the Board would be willing to use such powers for the protection of salmon, I am commanded by my Lords Commissioners of the Admiralty to acquaint you that they can only interfere where the obstructions are injurious to navigation.

I am, &c.

J. S. Dwyer, Esq.,
Castle Connell, Ireland.

(signed) *W. G. Romaine.*

Mr. *G. A. Hamilton* to the Secretary of the Admiralty.

Shannon Weirs.

Sir,

Treasury Chambers, 22 September 1862.

WITH reference to the correspondence which has taken place between the Admiralty and the Commissioners of Public Works, Ireland, as Fishery Commissioners, on the subject of the injury caused to the navigation of the River Shannon by the erection of stake weirs for salmon along both shores of the river, I am directed by the Lords Commissioners of Her Majesty's Treasury to request that you will inform the Lords Commissioners of the Admiralty that my Lords having had the subject under their consideration, as shown in the letter from the Board of Works of 9th ultimo, with its enclosure A, copies of which are annexed, have apprised the Board of Works that it would seem to be better that these obstructions to the navigation should be removed by the Board of Admiralty, under the general powers vested in that Board as guardians of the navigation

See page 7 of
259, of 1863.
See page 5 of
259, of 1863;
also plan and
Schedule.

gation of the Shannon, rather than by the Commissioners of Public Works, under their own more limited powers, as conferred on them by the Fishery Laws. And my Lords have now received a letter from the Fishery Department of the Board of Public Works, of the 16th instant (copy of which is herewith transmitted), enclosing copy of a complaint, with enclosures (also transmitted herewith), from Mr. William Lysaght, of Limerick, against certain weirs in the Lower Shannon. And my Lords request that you will move the Lords of the Admiralty to give such directions as they may see fit thereon.

The Secretary to the Admiralty.

I am, &c.
(signed) *Geo. A. Hamilton.*

Mr. *Dwyer* to the Secretary of the Admiralty.

Castle Connell, County Limerick,
17 November 1862.

My Lord,

I AGAIN have the honour to address your Lordship in relation to the powers vested in the Lords Commissioners of the Admiralty to suppress either stake-nets or bag-nets whenever or wherever they interfere with or obstruct the free passage of shipping in the tide waters or estuaries of navigable rivers. Your Lordship informed me in your letter of 5th September 1862, that the Lords Commissioners of the Admiralty could only interfere where the obstructions are injurious to navigation. I now beg leave to refer your Lordship to the complaint of the Harbour Board of the City of Limerick, forwarded to your Lordship about the 23d July 1862, also the complaint of John Long, Esq., c.e., forwarded to your Lordship from Limerick 10th June 1862. If your Lordship, or the Lords Commissioners consider these complaints want support, a circumstance I can hardly conceive possible, I can and will get them powerfully sustained.

I have, &c.
(signed) *John Stephen Dwyer, J. P.,*
Conservator of the Shannon.

The Secretary of the Chamber of Commerce, Limerick, to the Secretary of the Admiralty.

Chamber of Commerce, Limerick,
* 16 December 1862.

Sir,

HAVING submitted to the Directors of this body your letter of the 3d inst. (H.), I am directed to express their gratification that the Lords Commissioners of the Admiralty have decided to have a survey of the Lower Shannon made, as a first step towards the removal of the fishing weirs which form obstructions to the navigation of this river; but I am at the same time to say that as this Chamber has not any public fund at its disposal, the Directors do not think it reasonable that they should be expected to contribute towards an object which it appears to be the immediate province of a Government department to carry into effect at the public expense.

A preliminary survey of these objectionable obstructions to the navigation of the Shannon was some time ago made by Mr. Long, c.e., of this city (in whom the Directors of this Chamber have the fullest confidence), showing the number and position of these weirs on the Ordnance Survey maps, a copy of which will be forwarded to my Lords, if desired. And I am further directed to say, that if local contribution to the necessary funds be essential, the large fund derived from the Harbour Dues is the proper source from which such contribution should come, through the administration of the Harbour Commissioners; and the Directors of this Chamber would feel obliged if you inform them what would be the probable amount that would be so required.

I have, &c.
(signed) *William Carroll,*
Secretary.

W. G. Romaine, Esq., c.b., Secretary,
The Admiralty, London.

* This is reprinted in this Return, the proper date not having been given to it at p. 11, of 259 of 1863.

Mr. W. L. Joynt, to the Secretary of the Admiralty.

Sir,

Limerick, 27 February 1863.

A COPY of correspondence now lies before me from the Limerick Harbour Board to the Lords Commissioners of the Admiralty, dated July 1862,* complaining of the alleged obstructions to the navigation of the Shannon, by certain fishing weirs, the reply of my Lords of the 3d December,* the answer of the Secretary of the Chamber of Commerce, dated 16 December 1862,* stating they had no funds to pay for a survey of the Shannon, and adding that a survey of these weirs had been made by Mr. Long, C.E. The answer thereto of my Lords, of the 22d December,* stating that one-half of the expense of the survey would be about 60*l.*, the reply of the secretary,* stating that the Directors of the Chamber of Commerce sent a draft on the Bank of England for 60*l.*, for a preliminary survey of these weirs, preparatory to their removal, the receipt for same, dated 23d January;* also, letter of Mr. Randall, Harbour Master, dated 19th February 1863,* stating that, having made his periodical visit of inspection, he reported the increase of these weirs, and that, commencing at Stafford's Weir, upon the north shore, and ending in Beal Point, they were all obstructions.

I have now, as one of the conservators of fisheries of the Lower Shannon, and agent for Colonel White, owner of several weirs there, to call their Lordships' attention to the facts of the case, so put forward, and which are merely calculated to make use of their Lordships for private ends and personal gain, and by the removal of those fishing weirs, to transfer the property of one set of fishery proprietors to Mr. Malcolmson, the lessee of the Great Lax Weir, at Limerick.

First.—The memorial of the Harbour Board was based on and suggested by the report of Mr. Long, C.E., who was paid and sent down to report on these fishery weirs, by Mr. Robinson, the agent of Mr. Malcolmson, who is chairman of the railway company of which Mr. Long is engineer, and into whose great stone weir all the fish should go, if the fixed engines be swept away, and who claims the fishing of the river from the Lax Weir to the Atlantic. Not navigation, but salmon is the true cause of the survey by Mr. Long, and the memorial to their Lordships.

Second.—The 60*l.* so sent by the Chamber of Commerce, after their statement that they had no funds, was paid for the purpose by Mr. Robinson. Not public rights, but salmon again moved him thereto.

Third.—Mr. Randall, the Harbour Master, who now talks of obstructions, is the person who, in or about 1857, was examined before a judge and jury in Ennis, at the prosecution of the identical weir he names, Mr. Stafford's, for being an obstruction to navigation, and he then swore it was no obstruction, nor any of the weirs on the river; that, on the contrary, they were of very great service, as they defined the limits of the foreshore, between high and low water mark, inside which no vessel would venture. The prosecution failed in consequence of his evidence, and the weir was not abated.

Fourth.—These fixed engines, if they be obstructions to the navigation, can be prosecuted before a jury, who are the only true judges of the fact; parties interested in their abolition complain of them no doubt, but the public have not, nor have they suffered any injury by them; no person connected with the navigation of the river has complained of them. It can be proved that the Lax Weir was bought with the declared object of improving its value by sweeping away the tidal fisheries, and preventing the draft net fishermen from taking salmon. This latter project has nearly been accomplished by the recent judgment of the judges in the House of Lords, in the case of Malcolmson and O'Dea.

Fifth.—I submit, therefore, for their Lordships' consideration, that they should hesitate in this matter before they take any measures intended solely to benefit one great monopoly, such as the Lax Weir; and if the facts be as I state, and I challenge contradiction, there is ground for great circumspection before my Lords lend themselves to what it is a mere pretence to say is intended for the public benefit, or a vindication of public rights.

Sixth.—

* All these are printed in 259 of 1863.

Sixth.—Moreover, I have to submit that at Kilkeryne and Carrick Batteries, of which Colonel White is tenant, the fisheries are the property of the Ordnance, another department of the public service, and who ought, with all the private owners, to have notice of those intended proceedings or survey, which would not now have been known, even to me, were it not that I discovered a copy of the correspondence to which I refer with a friend. I aver and can prove by the best mariners, that these weirs are no injury whatsoever to navigation, but a benefit; and if I mistake not that was the opinion of Captain Wolfe, R.N., who surveyed the Shannon for their Lordships, and it is the opinion of the oldest mariners in the port of Limerick.

Seventh.—In addition, I beg to say, for the information of their Lordships that any arrangement which may be necessary for the public service, Colonel White will willingly make; but he feels deeply the manner in which, under the garb of public spirit and public right, this attempt has been made to enlist their Lordships on the side of a great monopoly. They are at full liberty to make any use of this communication, which I trust you will submit to them at once.

W. G. Romaine, Esq., Secretary,
The Admiralty, London.

I have, &c.
(signed) *Wm. Lane Joynt.*

The Secretary of the Admiralty to Mr. *W. L. Joynt.*

Sir,

Admiralty, S.W., 2 March 1863.

I AM commanded by the Lords Commissioners of the Admiralty to acknowledge the receipt of your letter of the 27th ultimo, on the subject of the alleged obstructions to the navigation of the Shannon by fishing weirs; and have to acquaint you that under "The Harbour Transfer Act, 1862," the jurisdiction with respect to tidal and navigable waters, hitherto vested in the Admiralty, was transferred to the Board of Trade on the 1st of January 1863.

Your communication has therefore been transmitted to that Department, to which all further correspondence must be addressed.

W. L. Joynt, Esq., Limerick.

I am, &c.
(signed) *W. G. Romaine.*

The Secretary, Marine Department, Board of Trade, to Mr. *W. L. Joynt.*

Sir,

Office of Committee of Privy Council for Trade,
Whitehall, 30 March 1863.*

WITH reference to your letter of the 27th February last, addressed to the Admiralty on the subject of the fishing weirs in the River Shannon, in which you request this Board not to take any steps for the purpose of causing the removal of the weirs without proper investigation, as you are prepared to prove that no injury is caused to the navigation of the river thereby, I am to acquaint you that the question will receive careful consideration before any steps are taken in the matter.

W. L. Joynt, Esq., Limerick.

I am, &c.
(signed) *T. H. Farrer.*

Mr. *Long* to the President of the Limerick Chamber of Commerce.

Sir,

Limerick, 17 April 1863.

WITH reference to our conversation relative to the encroachments in the navigation of the Lower Shannon, I have twice this year visited this estuary; the last time during the present week, and find that they are continuing this year to multiply these fisheries without any kind of supervision in the interest of the navigation, or for the protection of the public rights.

Last

* This and the two following Letters are dated later than the date of the Order; but have been introduced, in order to make the case complete.

Last year I was requested by the Admiralty to furnish them with the particulars of all the fisheries in the tideway, with the view to their being examined by that Department, and I then marked all those fisheries in detail upon the charts forwarded by the Admiralty, but no examination has taken place into these encroachments.

Since then various stake-weirs, fly-nets, and bag-nets have been erected in the tideway where there were no obstructions of this kind before; and as all care for the protection of the public rights appears now to be abandoned, these obstructions will no doubt continue to be erected as hitherto, regardless of all control or supervision for the protection of the navigation.

Richard Russell, Esq., J. P.,
President of Limerick Chamber
of Commerce.

I am, &c.
(signed) *J. Long.*

The Secretary of the Chamber of Commerce, Limerick, to the Secretary
Marine Department, Board of Trade.

Chamber of Commerce, Limerick,
21 April 1863.

Sir,

WITH reference to the recent correspondence between this Chamber and the Admiralty, and my more recent letters of the 15th* January and 24th March last, addressed to your Department, I am now directed to forward for the consideration of the Board of Trade, the accompanying letter of Mr. Long, C. E., to the President of this body, on the subject of the obstruction of the Lower Shannon by fishing weirs, &c. * Printed in No. 259 of 1863.

It appears from this report of Mr. Long, that the number of these obstructions has greatly increased since the attention of the Admiralty was first directed to them last year, and that they continue to be erected without any supervision or control; and I am therefore again directed to express the regret of this Chamber that the intention of the Admiralty to have a survey made of these obstructions was not carried into effect, and that they are permitted to be multiplied every successive year without any supervision for the protection of the navigation.

I am, &c.,
(signed) *William Carroll,*
Secretary.

T. H. Farrer, Esq., Secretary,
Marine Department, Board of Trade.

SHANNON FISHERIES.

FURTHER RETURN.

COPIES of COMPLAINTS made to the Commissioners of Fisheries against Illegal Weirs on the *Shannon*, and their Decisions thereon; of CORRESPONDENCE between the Commissioners of Fisheries, the Board of Admiralty, the Harbour Board of *Limerick*, and other Persons, with reference to a Boar having been wrecked on a Stake Weir at *Glin*, on the *Lower Shannon*; and, of CORRESPONDENCE with reference to proposed SURVEY of STAKE WEIRS on the *Lower Shannon*; &c.

(*Colonel French.*)

Ordered, by The House of Commons, to be Printed,
12 May 1863.

259—1.

Under 1 oz.

STONE WEIRS.

RETURN to an Address of the Honourable The House of Commons,
dated 27 March 1863;—for,

A “LIST of all STONE WEIRS in *England, Ireland and Scotland*, stating the
Breadth of each such Weir and the Size of the Gap maintained in it.”

(*Mr. Monsell.*)

Ordered, by The House of Commons, to be Printed,
19 *June* 1863.

ENGLAND AND WALES.

LIST of WEIRS in *England and Wales.*

1. THIS List includes the Fishing Weirs and Fishing Mill Dams that have come under the notice of the Inspectors.
2. The breadth is given in the cases only where surveys have been made for the purpose of complying with the Provisions of the 24th & 25th Vict. c. 109, respecting Free Gaps in Fishing Weirs and Fish Passes in Fishing Mill Dams.
3. In the cases where fishing has been continued, although no Pass has been erected, notice has been given by the Inspectors of the requirements of the Act. There is no local Board or Persons appointed to undertake Prosecutions.

RIVER AND WEIR.	Description.		Breadth.	Size of Gap or Pass.	OBSERVATIONS.
	Fishing Weir.	Fishing Mill Dam.			
			<i>Feet.</i>	<i>Feet.</i>	
Eden :					
Corby Castle - - -	1	-	-	-	Does not extend halfway across the river.
Warwick Hall - - -	1	-	-	-	Plans not furnished; use illegal until gap is opened.
Armathwaite - - -	-	1	-	-	Fishing not exercised.
Derwent :					
Salmon Hall - - -	-	1	-	-	Fishing not exercised.
Fitz - - -	-	1	-	-	- - ditto.
Ellen :					
Mr. Senhouse's weir - -	-	1	-	-	- - ditto.
Ehen :					
One mile from mouth -	1	-	-	-	- - ditto.
Low Mile - - -	-	1	-	-	- - ditto.
Duddon :					
A mile above tidal limit -	1.1.	-	-	-	- - ditto.
Leven :					
Lowwood - - -	1	-	-	-	Gap made of one-tenth part of breadth of river.
Lune :					
Skerton - - -	-	1	-	-	A pass about to be constructed. Plans not yet received.
Halton - - -	-	1	-	-	Fishing not exercised.
Dee :					
Chester - - -	-	1	-	-	Fishing continued; no pass erected; prosecution pending on appeal.
Erbistock - - -	-	1	-	-	Fishing not exercised.
Conway - - -	1	-	-	-	Removed since passing of the Act.
Bantenewydd :					
Six miles up the river -	1	-	-	-	Notice given to construct a gap of one-tenth part of breadth of river.
Dysynni :					
Penarth - - -	-	1	-	-	Fishing not exercised.
Ynysymaengwyn - -	-	1	-	-	- - ditto.
Dovey :					
Meddlwyd - - -	1	-	90	13	
Dhulas - - -	-	1	-	-	- - ditto.

ENGLAND AND WALES—*continued.*

RIVER AND WEIR.	Description.		Breadth.	Size of Gap or Pass.	OBSERVATIONS.
	Fishing Weir.	Fishing Mill Dam.			
Ayron:			<i>Feet.</i>	<i>Feet.</i>	
At limit of tidal flow -	-	1	-	-	Fishing exercised last year; no pass erected.
Teifi:					
Cenarth Bridge - -	-	1	-	-	- - ditto - - - - - ditto.
Taf:					
Clog-y-frau - - -	1	-	-	-	The weir removed.
Cothi (a tributary of the Towey).	-	1	-	-	Fishing not exercised.
Ogmore:					
Merthyr Mawr - -	1	-	-	-	Notice given to construct a gap of one-tenth part of breadth of river.
Ewenny (a tributary of Ogmore):					
Within a short distance of the junction with the Ogmore.	-	1	-	-	Fishing exercised last year; no pass erected.
Taff:					
Inclingriffith - - -	-	1	-	-	Notice given to erect a pass.
Ely:					
Lechwith - - -	1	-	-	-	Notice given to construct a gap of one-tenth part of breadth of river.
Rhymnu:					
Machen - - - -	-	1	-	-	Notice given to erect a pass.
Severn:					
Pool Quay - - -	1	-	-	-	Fishing not exercised.
Teme:					
Powick - - - -	-	1	135	5	Pass about to be erected.
Usk:					
Trostrey - - - -	-	1	-	-	Fishing not exercised.
Taw and Torridge:					
Umberleigh - - -	-	1	537	5	
Beam - - - -	-	1	-	-	- - ditto.
Beaford - - - -	-	1	-	-	- - ditto.
Tamar:					
Calstock Head - - -	-	1	-	-	- - ditto.
Plym - - - -	-	1	-	-	Notice given to erect a pass.
Erne:					
At tidal limit - - -	1	-	-	-	Notice given to construct a gap of one-tenth part of breadth of river.
Avon:					
Aveton Giffard - -	-	1	94	4	
Dart:					
Totnes - - - -	-	1	-	-	Fishing exercised; no pass erected.
Exe:					
Salmon Pool - - -	-	1	-	-	Fishing not exercised.
Axe:					
Axminster - - -	-	1	-	-	- - ditto.

ENGLAND AND WALES—*continued.*

RIVER AND WEIR.	Description.		Breadth.	Size of Gap or Pass.	OBSERVATIONS.
	Fishing Weir.	Fishing Mill Dam.			
			<i>Feet.</i>	<i>Feet.</i>	
Otter :					
Ottertton - - - -	-	1	-	-	Fishing exercised; no pass erected.
Fenny Bridge - - -	-	1	-	-	- - ditto - - - ditto.
Stour :					
Throop - - - -	-	1	-	-	Fishing not exercised.
Avon (Hants) :					
Knapp - - - -	-	1	78	5	Fishing exercised; no pass erected.
Winkton - - - -	-	1	-	-	
Teste :					
Fishing Weir - - -	1	-	-	-	Fishing not exercised.
Testwood Mill - - -	-	1	-	-	- - ditto.
Old River Weir - - -	-	1	-	-	- - ditto.
Itchen :					
Wood-Mill - - - -	-	1	-	-	- - ditto.
Trent :					
Castle Donnington - -	-	1	-	-	Notice given to erect a pass.
Wharfe :					
Tadcaster - - - -	-	1	-	-	Fishing not exercised.
Thorpe Arch - - - -	-	1	-	-	- - ditto.
Flint - - - -	-	1	-	-	- - ditto.
Ure and Swale :					
Linton Lock - - - -	-	1	-	-	Notice given to erect a pass.
Esk :					
Whitby (above) - - -	-	1	-	-	- - ditto - - - ditto.
A mile below it - - -	-	1	-	-	- - ditto - - - ditto.
Wansbeck :					
Bothie - - - -	-	1	-	-	- - ditto - - - ditto.
Tees :					
Dinsdale - - - -	-	1	-	-	Fishing continued; no pass erected. Prosecu- tion pending on appeal.
Ovington (near) - - -	-	1	-	-	Fishing not exercised.
Wycliffe - - - -	-	1	142	4	Pass now erecting.
Wharleton Bridge (near) -	1	-	-	-	Gap made; one-tenth part of breadth of river.
Ashby Mill - - - -	-	1	-	-	Fishing not exercised.
Lending's Castle - - -	-	1	-	-	- - ditto.
Castle Demesnes Mill - -	-	1	-	-	- - ditto.
Tyne :					
Bywell - - - -	-	1	-	-	Removed since passing of the Act.
Coquet :					
Felton - - - -	-	1	-	-	Fishing exercised; no pass erected.

SCOTLAND.

LIST of STONE WEIRS in *Scotland*.

COUNTY.	Parish in which Weir is situated.	River.	Name of Weir.	Breadth of Weir.	Size of Gap maintained in Weir.
Aberdeen - -	In the parish of Peterhead, in Aberdeenshire, and parish of St. Fergus, in Banffshire.	Ugie - -	Cruives at Invergie, on the River Ugie.	Average breadth of weir between the cruives about 12 feet.	There is no gap in the weir. In the close time the cruives are removed, so that there is free passage in the space of each cruive during that season; at other times there are the usual cruive passages, and the weekly slap is observed.
	Old Machar - -	Don - -	Don cruives -	6 feet 6 inches average.	3 feet 2½ inches at lower end, 6 feet 5 inches at upper.
	Kemnay - -	Don - -	Kemnay cruives -	14 feet average -	3 feet 6 inches at lower end, 5 feet at upper.
	{ Chapel of Garioch -	Don - -	Whiteheugh -	13 feet average -	3 feet wide.
	* { Inverary - -	Don - -	Artannes - -	12 feet average -	Two gaps, 3 feet and 5 feet wide respectively.
	Ellon - -	Ythan -	Ellon cruives -	13 feet average -	6 feet wide at lower end, 7 feet 8 inches at upper end.
* There are no cruives in either of these weirs.					
Argyll.	<i>Note.</i> —Return from Inverary district not received. There are no stone weirs in the Campbeltown, Tobermory, and Fort William districts of Argyll.				
Ayr - - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Banff - - -	Banff - - -	Doveron -	Rack - - -	18 feet - - -	Three gaps, each six feet wide.
Berwick - -	Ladykirk - - -	Tweed - -	Westford dyke -	145 yards - - -	18 feet.
Bute - - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Caithness - -	Thurso - - -	Thurso -	Bleachfield cruives	360 feet - - -	There are four gaps or openings of 8 feet 2 inches; 11 feet 2 inches; 9 feet 1 inch, and 10 feet 7 inches respectively.
Clackmannan - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Dumbarton - -	Luss - - -	Luss - -	no name - - -	64 feet - - -	5 feet 3 inches.
	Ditto - - -	Fruin - -	- ditto - - -	98 feet - - -	5 feet 3 inches.
Dumfries - -	Duraisdeer - - -	Nith - -	Drumlanrig weir -	20 yards - - -	4 feet below, so as to let fish pass in; but they cannot pass upwards as it is kept close above.
Edinburgh - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Elgin or Moray -	Bellie and Speymouth	Spey - -	Ordiquish cruive dyke.	About 500 or 600 feet	10 feet.
Fife - - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Forfar, Forfar on South and Kincardine on North.	Logie Pert and St. Cyrus.	North Esk	Stone of Murphy	981 feet - - -	No gap.
	Logie Pert and Marykirk	- ditto -	Craig - - -	444 feet - - -	One gap 4 feet wide.
	Ditto - - -	- ditto -	Mary Mill - -	753 feet - - -	No gap.
	Logie Pert and Fettercairn.	- ditto -	Mill of Pert -	360 feet - - -	No gap.
	Strathcathro and Fettercairn.	- ditto -	Invereskindrie -	483 feet - - -	No gap.
	Edzell and Fettercairn	- ditto -	Arnhall - - -	588 feet - - -	One gap 15 feet wide.

SCOTLAND—continued.

COUNTY.	Parish in which Weir is situated.	Rivers.	Name of Weir.	Breadth of Weir.	Size of Gap maintained in Weir.
Forfar - -	Brechin - - -	South Esk -	Brechin Castle -	460 feet - - -	No gap; 2 cruives.
	Ditto - - -	- ditto -	East Mill - -	405 feet - - -	No gap.
	Ditto - - -	- ditto -	Kinnaird - -	515 feet - - -	No gap.
	Ditto - - -	- ditto -	Auldbar - -	423 feet - - -	No gap.
	Tannadice and Oathlaw	- ditto -	Finhaven - -	450 feet - - -	No gap.
	Tannadice - - -	- ditto -	Justinhaugh -	255 feet - - -	No gap.
	Ditto - - -	- ditto -	New mill of Craig Enssie.	435 feet - - -	No gap.
Forfarshire and Perthshire.	Airlie and Alyth -	Isla - -	Dillievaird - -	363 feet - - -	No gap.
Haddington - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Inverness - -	Parishes of Kilmorack and Killarlity.	Beaully -	No particular name	From one side of the river to the other, extending to 879 feet.	Two gaps of 3 feet wide each in the weir, one at the south and the other at the north end. The bars of the cruive are 3 inches apart.
Kincardine - -	Bervie and Kinneff -	Bervie - -	Bervie cruives -	32 yards - - -	Two gaps; the one is 9 feet 4 inches wide at top, and 4 feet 9 inches wide at bot- tom; the other is 7 feet 10 inches at top, and 3 feet 10 inches at bottom; each 2 feet 8 inches deep.
	St. Cyrus - - -	North Esk -	Morphie Dam Dyke	40 feet - - -	Five feet wide, and 1 foot 2 in- ches deep.
Kinross - - -	- nil - - -	- nil - -	- nil - - -	nil - - -	- nil.
Kirkcudbright -	Between parishes of Tongland and Kirk- cudbright.	Dee - -	Little Doach -	40 feet - - -	9 feet wide by 6 feet deep.
	Ditto - - -	- ditto -	Priory Doach -	34 feet - - -	9 feet wide by 4 feet deep.
	Ditto - - -	- ditto -	Big Doach - -	40 feet - - -	10 feet wide by 6 feet deep.
Lanark - - -	Partly in the parishes of Old Monkland and Cambuslang.	Clyde - -	No name - -	About 3 feet - -	The gap was built up in 1862; previously the cruive was used for catching salmon.
	Carluke - - -	- ditto -	- ditto - -	5 feet 8 inches -	4 feet 9½ inches, but is out of order, and has not been used for about eight years.
Linlithgow - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Nairn - - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Orkney and Zetland	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Peebles - - -	- nil - - -	- nil - -	- nil - - -	- nil - - -	- nil.
Perth - - -	Blackford - - -	Earn - -	Strathallan - -	8 feet - - -	7 inches.
	Aberdalgie - - -	- ditto -	Dupplin - -	10 feet - - -	9½ inches.
	Kilmadock - - -	Teith - -	Donne Castle -	About 200 yards -	There are two separate boxes, 14 feet long in weir, and the gap maintained in each box is 4 feet in depth by 2½ feet in breadth.

SCOTLAND—continued.

COUNTY.	Parish in which Weir is situated.	River.	Name of Weir.	Breadth of Weir.	Size of Gap maintained in Weir.
Renfrew	nil	nil	nil	nil	nil.
Ross and Cromarty	Uig	Gremesta	No name	10 feet	8 inches.
	Lochs	Laxary	ditto	5 feet 8 inches	8 inches.
	Fodderty and Urquhart	Conon	Conon	379 yards 1 foot	Gap, No. 1, 11 feet 3 inches. No. 2, 11 feet. No. 3, 11 feet 11 inches.
	Ditto	ditto	Gavel	295 yards 1 inch	11 feet 4 inches.
	Contin	Blackwater	Contin	62 feet	8 feet 4 inches.
Roxburgh	nil	nil	nil	nil	nil.
Selkirk	Selkirk	Ettrick	Selkirk	52 feet	10 feet, hollowed 3 inches in centre.
	Gallashiels and Melrose	Galla	Hemphaugh	79 feet	No gap.
	Ditto	ditto	Buckholm Mill	84 feet	No gap.
	Selkirk	Ettrick	Philiphaugh	33 feet	No gap.
	Selkirk and Gallashiels	Tweed	Fairmlee	25 feet	No gap.
	Yarrow	Yarrow	Deuchar Mill	10 feet	No gap.
	Selkirk	Ettrick	Bowhill	33 feet	No gap.
Stirling	St. Ninians	Forth	Craigforth cruives	The river is about 200 yards broad, and the cruive dykes extend up and across the river a distance, in all, of about 350 yards.	No gap except the cruive box.
	Ditto	ditto	Craigforth mill dyke, or "weir."	Across the whole breadth of the river, in an oblique direc- tion.	18 feet, but it is not always maintained at that breadth, it being at times artificially closed up altogether.
Sutherland	Creech	Shin	The Shin cruives	Including gaps, 361 feet.	8 gaps in all. No. 1 - 7 feet. 2 - 9 feet 6 inches. 3 - 10 feet. 4 - 12 feet 6 inches. 5 - 10 feet. 6 - 10 feet 6 inches. 7 - 12 feet. 8 - 12 feet. Total - 83 feet 6 inches.
	Old Luce	Luce	Mains of Park	30 yards	8 yards.
	Ditto	ditto	Bridge mill	40 yards	None.
Wigtown	Old Luce	Luce	Mains of Park	30 yards	8 yards.
	Ditto	ditto	Bridge mill	40 yards	None.

I R E L A N D.

LIST of STONE WEIRS in *Ireland* used for SALMON FISHING, with their Breadth, and the Size of the Queen's Gap or Share maintained therein respectively.

Name of			Breadth of Weir.	Size of Queen's Gap.	OBSERVATIONS.
Fishery District.	River.	Weir.			
			<i>Feet.</i>	<i>Feet.</i>	
Ballinakill -	Bundorragha -	- - - -	60	10	This weir not now used for fishing.
	Ashlea -	- - - -	60	no gap.	
Bangor -	Owenmore -	- - - -	429	no gap.	
	Munhim -	- - - -	34	no gap.	
Ballina -	Moy -	Ballina - - -	450	no gap -	The proprietor stating that weirs occupying present site have existed for centuries without gap, and are marked on down survey 1641. Breadth of river above weir 469 feet, below weir 225 feet.
	Ditto -	Foxford - - -	about 130	11	Breadth of river above weir 170 feet, below weir 270 feet; at weir about 200 feet.
Sligo -	Sligo -	- - - -	432	no gap -	This weir used for double capacity of fishing and milling.
Ballyshannon -	River Erne -	Ballyshannon - -	45	- -	River about 100 yards broad; one weir extending 45 feet into river, in which there is no Queen's gap; remainder of river flows over the Ballyshannon Falls, which is considered the Queen's gap.
	Bundrowes -	Bundrowes - - -	66	no gap -	Weir abandoned.
	Inver -	- - - -	105	no gap.	
	Ditto -	Eske - - -	82	no gap.	
Coleraine -	Bann -	The Cutts of Coleraine	683	18	The breadth of river above and below the weir is 300 feet.
Ballycastle -	Bush -	- - - -	81	no gap.	
Drogheda -	Boyne -	Oldbridge - - -	240	22½	River above weir 170 feet wide; at weir, 240 feet.
	Ditto -	Rosnaree - - -	760	13 & 35	Of the 760 feet in length of weir, 350 feet are occupied by the island. There are two gaps. The breadth of the river below weir is 140 feet; above weir 180 feet.
Letterkenny -	Leenane -	Rathmelton - - -	about 80	no gap.	
	Lackagh -	Lackagh - - -	211	no gap.	
	Gweebarra -	Gweebarra - - -	109	no gap.	
	Owenea -	Owenea - - -	132	no gap.	
Londonderry -	Finn -	Killygordon - - -	about 198	no gap.	
	Buncranna -	Buncranna - - -	17	no gap.	

IRELAND—continued.

Name of			Breadth of Weir.	Size of Queen's Gap.	OBSERVATIONS.
Fishery District.	River.	Weir.			
			<i>Feet.</i>	<i>Feet.</i>	
Waterford - -	Nore - -	Innistigue - -	173	47	
	Ditto - -	Rockview - -	98	47	
	Ditto - -	Jerpoint - -	99	49	
	Ditto - -	Dysart - -	93	44	
	Suir - -	Coolnamuck - -	176	45	
	Tay - -	- - - -	55	no gap.	
Lismore - -	Blackwater -	Lismore Weir - -	1,041	no gap -	Breadth of river above weir, 201 feet; below weir, 455 feet.
Cork - -	Lee - -	The North Lee Fish- ery Weir or "Hayes' Weir."	408	no gap -	Breadth of the river above the weir is about 180 feet. One tidal gate in this weir.
	Ditto - -	The weir above Wel- lington Bridge.	780	no gap -	Breadth of the river above the weir, 200 feet. There were six cribs in the weir, but fishing abandoned.
	Ditto - -	"The Upper Gill Ab- bey Weir."	378	no gap -	This weir is in three parts of 250 feet, 98 feet, and 30 feet long. Cribs broken, and no fishing carried on at this weir; river above weir 40 feet wide.
	Ditto - -	"The Sugar House Weir."	117	no gap -	Breadth of river above weir, 50 feet. Not now used as a fishing weir.
Killarney - -	Carra - -	- - - -	495	no gap -	100 feet of this weir is built on the land, to meet the possibility of high floods; when the fish could, but for this wall, run up to the lake.
	Waterville or Cur- raun.	- - - -	205	no gap -	The breadth of this weir includes four boxes and two floodgates, averaging about five feet each; breadth of river above weir, 58 feet; below weir, 35 feet; weir built in an elbow shape.
Limerick - -	Shannon - -	Lax Weir - -	1,150	21	
Galway - -	Galway - -	Galway Salmon Weirs	111	16	The breadth of Queen's share is included in the 111 feet, the length of the weir; on either side of this weir there is a breadth of 92 feet, which is railed off; not fished, and not included in the 111 feet.
	Owenmore or Great River.	Ballinahinch Trout and Salmon Weirs.	228	no gap -	Unless during floods, there is no water in any of the cribs but one; all the cribs are thrown open this year and there is no netting either.
	Spiddal - -	Spiddal Salmon Weir	50	no gap -	When the water rises in the river, there are openings on each side of the weir, through which salmon can pass up or down.
	Furbough -	The Furbough Salmon Weir.	14	no gap.	

STONE WEIRS.

LIST of all STONE WEIRS in *England, Scotland*
and *Ireland*, stating the Breadth of each such
Weir, and the Size of the Gap maintained
in it.

(*Mr. Monsell.*)

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